

The Famous Fifty



STERLING
SYSTEM BUILT

HOMES

The Famous Fifty

Sterling System-Built Homes

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International Mill & Timber Company

General Offices Bay City, Michigan, U. S. A.

Mills and Forests in Michigan, Florida, Texas and Washington



"Be it
ever so humble,
there's no place like Home"

Sterling System-built Homes

"The Famous Fifty"

THIS picture tells a story which needs no explanation. Study it. Think of it. Appreciate the contrast. Here is the span of a hundred years in human happiness. On the same spot where the little old log cabin was built a long century ago, the modern Sterling Home stands today. And how vast is the difference! How wide is the separation between these two limits of Home building!

People were happy with the little old log cabin because it was the best that could be had. But now the best includes a host of comforts — conveniences — refinements and beauties of which our forefathers never even dreamed.

These things we demand not for *themselves*, but because we know they bring the greatest happiness and content.

And, after all, that's the sum total of earthly life.

It is a far cry from the "Little Ole Log Cabin" to the Famous Fifty Sterling Homes, as you who read this book shall see.

For these *Fifty* typify, in our judgment, the *last word* in Home building.

They represent the best work of the most able architects we know.

More than 2000 designs were rejected in the selection of The Famous Fifty.

And the result is, that no matter what *kind* of a Home you want or *what size* or *what price* you choose to pay, you will find it among the Famous Fifty Sterling Homes.

Sterling System-built Homes, in a nutshell, offer you these advantages:

First — You get a *Home*, not a "house." A Home designed by the most highly skilled architects. This does not mean a house with a lot of fancy frills — it means a practical Home planned for your daily *comfort*; planned to save work for the wife or mother; planned to promote the *health* and *happiness* of the *entire family*. A Home that you can always point to with pride — that will stand as a monument to your good taste and sound judgment — that will be a credit to your locality. A *Home* in the very broadest and truest sense of the word.

Second — You get *Sterling* quality. Materials that you cannot buy elsewhere at *any* price. A Home more perfect in construction than any man can build by hand-measure, hand-saw methods. Every *joist*, *studding*, *rafter* and *board* in a Sterling Home *fits*. *It has to*. You see no misfit joints, no gaping cracks, no out-of-plum doors or windows, no "botches" in these Homes. Sterling Homes are *quality* Homes.

Third — You save, in buying a Sterling Home, approximately *forty cents on every dollar* — a most surprising statement. But we prove it. The facts that follow will convince anyone who reads. No mystery about it. Merely another example of *machine* labor supplanting costly *hand labor*; and *direct selling* replacing costly, round-about, *indirect selling*.

Fourth — You save many dollars on freight. Remember no matter *what* you buy or *where* you buy it, *you pay the freight*. We ship direct from our mills in Michigan, Florida, Texas and Washington to every point in America. Thus, you pay only *one* freight as against *three* charges if you order through the indirect selling system.

Fifth — You save weeks and weeks of *waiting*. It takes a long time to build a house in the ordinary way. You *expect* it to take several months. And even then the house is *never* finished on time but usually one to two months later. But the Sterling Home — you are *living in it* by the time the frame work of a common house can be measured, cut and set up.

No matter what you seek — *design*, *quality*, *price*, or *rapid completion* — you'll find it in a Sterling System-built Home.

We take pleasure in introducing to you — The Sterling System and our Famous Fifty models.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Straight from the Forest

Saves You 40% Building Tax

WE sell straight from the forest to the home builder. The importance of that statement can be understood only by a brief discussion of the retail way and the mail order way of selling.

Retail stores are a product of conditions that do not exist today. They were established many years ago — at a time when it was practically impossible to buy merchandise by mail; at a time when they were a necessity. In recent years have come, the mile-a-minute mail train, the fast freight express, the parcel post, the money order method of forwarding cash.

And this produced *mail selling* — direct selling from producer to consumer.

It cut out the *wholesaler's* profit and the *retailer's* profit; it reduced amazingly the price of many commodities.

Mail order selling today is one of the most firmly established businesses in this country.

One single mail order house in one single year supplies the American public with \$100,000,000 worth of merchandise.

Our own Home Builder's Factory built and sold 1000 Homes last season.

Yet even to this day, there are persons who "knock" all mail order houses.

Retail lumber dealers almost to a man, *condemn* us. But we don't condemn them. On the contrary we sympathize with them. We are sorry that any man should be the victim of an *uneconomic situation* where he cannot successfully meet modern competition.

The retail lumber man's position is truly ridiculous. "Don't buy lumber by mail," is his daily cry. But let him get short of ship-lap, shingles or lath or anything else and what does he do? *He sits down in his office to night, and orders a carload by mail!* He does the very thing he tells you *NOT* to do!

The dealer adds *price*, the wholesaler adds *price*, but neither adds any value to the *lumber*.

Why pay extra *money* unless you get extra *value*?

Now we are going to show you in a most interesting, easily-understood way, how the *factory-to-wholesaler-to-retailer-to-consumer* method of selling must always mean *staggering* prices and decidedly poor lumber. And how direct-from-the-forest selling means *low* prices and *good* lumber.

The Old Way

The Sterling Way

The Old Extra-Cost System Must Go

Let us follow a single board on its journey from the stump in the forest to the finished house.

First. The pine tree is a form of *natural* wealth. The man who owns it is entitled to a fair price for it. When he cuts it into logs and sells it to the mills, his profit is just and legitimate.

Second. The mill cuts the log into lumber. Lumber is *worth* more than logs and therefore the mill man has a right to add enough to the price to pay him profit on his investment.

Here let us say, is a board worth 10c at the mill. It is ready for use. Nothing more need be done to it. Sawed the proper size and fitted into place, it becomes a permanent part of a building, costing a *fair* price — 10c.

Third. But though the *board* is ready, the old extra-cost system is *not*. The *broker*, possibly, buys that board and sells it to the *wholesaler* at $\frac{1}{2}$ c profit. The price at the *wholesaler's* is then $10\frac{1}{2}$ c — the *value* is the same — 10c!

Fourth. The *wholesaler*, let us say, after paying freight and handling costs, sells to the *retailer* making at the least 10 percent or 1c on this piece. Thus the board costs the *retailer* $11\frac{1}{2}$ c — but the value is still the same — 10c!

Fifth. The *retailer* pays *his* freight, hauls the board to his yard, piles it away in a shed that had to be built for that purpose alone — then, several months later sells it to you at a profit of about 35 percent, over and above costs.

That board costs you *at least*, $11\frac{1}{2}$ c x $1\frac{1}{4}$ c = 14c — but is still the *same 10c value!*

Now four cents on one board isn't much — but four cents on thousands of boards is lots. *It's 40 percent on the house!*

Of course this isn't fair — never was — never will be. But you must pay it if you live in houses built by the old-fashioned method from lumber sold by the old, extra-cost system.

Suppose, now, we follow the same board through the *new* system and see the difference.

The Sterling board comes direct to you for ten cents already measured and cut to fit. In addition to saving you forty percent of material costs and sixty-six percent of the carpenter's labor we save

This much of the board through systematic cutting

Table of Savings

Homes that ordinarily cost.....	\$400	\$500	\$600	\$700	\$800	\$900	\$1000	\$1100	\$1200	\$1300	\$1400	\$1500	\$1750	\$2000	\$2250	\$2500	\$3000	\$3500	\$4000
Can now be bought for.....	\$240	\$300	\$360	\$420	\$480	\$540	\$600	\$660	\$720	\$780	\$840	\$900	\$1050	\$1200	\$1350	\$1500	\$1800	\$2100	\$2400

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Sterling System that Saves You Money



Thousands of these Sterling Log Trains leave our woods every season

YEARS ago, when land was dirt cheap, we bought thousands of acres of timber. What cost us then a mere song, is now worth fortunes. From these immense forests, we take millions of logs every year. We cut them into lumber, making a fair profit on the double transaction. The logs, remember, cost us little. So the board which is worth 10c at any *other* mill, we can easily sell for 10c. And we do, *selling direct* to the home-builder. We squeeze out these 40 percent extra profits which he otherwise would be forced to pay.

But we do not stop there.

We send a *better* board — *far better* than lumber-yard quality. We select the finest lumber made from our logs. We brand this extra-quality board in the same way that standard silver is branded. We stamp "Sterling" plainly on its back so you may see and be protected.

Many Dollars Saved on Freight

Then too, far less freight is paid on the Sterling board. It isn't handled from three to six times. It arrives in good condition.

With mills and forests in four states — Michigan, Texas, Florida and Washington — we ship direct by carload — a short haul to any point in the Union.

Don't be fooled on this freight situation.

You pay the freight, no matter *where* you buy and *what* you buy from a lumber dealer. The price you pay covers *his* freight and the *wholesaler's* freight and the *broker's* freight as well as their profits and handling costs.

But you only pay freight *once* when you buy a Sterling Home.

Our marvelous system enables you to buy your lumber at mill prices, at the forest.

Three commissions are saved! *Three* freight charges are saved! *Three* handling and piling charges are saved! Straight from the forest — the choicest lumber of all, saving you a clear 40 percent of the cost.

Now suppose we had stopped *there*. Suppose we merely sent you enough Sterling lumber for a "house." Suppose you had to arrange it and measure it and saw it and fit it by trial. If we *could* do no more than this, nearly half material cost would be saved. But we can and do far more!

Preparing the lumber is only one mechanical step on the road to the finished Home.

Our system carries the *Home* — not the lumber — right up to your front gate. Before we cut the logs into finished material, the Home has been designed and when the cutting is over, every piece fits into a pre-arranged place. You have yet to see the most amazing part of our whole plan.



A few Sterling "sticks." It takes very few of these to make a Home



Clearing out a patch of Sterling Timber. Note the size of the logs



Our Home Building Mill. Showing cars filled with Sterling System-built Homes



Dinner Time in the Forest



The Log Pit

\$1.00 Buys this much Lumber in the Log

\$1.00 Buys this much Lumber at the Brokers

\$1.00 Buys this much Lumber Wholesale

\$1.00 Buys this much Lumber Retail

\$1.00 Buys this much Lumber Erected

*The Old
Extra Cost
System*

*Comparative
value of a dol-
lar in buying
lumber from*

\$1.00 Buys this much Lumber in the Log

\$1.00 Buys this much Lumber in Your Home

*The Sterling
Direct Selling
System*

The Sterling Stamp on Your Home Means the Same as on Your Silver

Our Famous Home-Building Mill



Corner of our yards; carries over 20,000,000 feet of lumber

THIS is the mill we added to our already unparalleled equipment of mills and forests. It is the most perfect and the most modern ever built. We invented it with many of its wonderful machines. Now see how it saves you tremendous expense.

Instead of sending you just a board for 10c — a *good* board — we cut it to exactly fit a place in your Home.

By our system of cutting, we save from 16 to 18 percent of the lumber in that board!

Also we reduce the expense of measuring and cutting that board *over* 66 percent!

And we do it so exactly — so smoothly — so rapidly that it requires only an hour or so to completely cut your entire Home, ready to nail into place.

The Greatest Saving of All

If you have ever had experience in building you have learned this fact — *that the labor cost on any "house" is far more than the total cost of lumber!*

It takes *time* — it takes *labor* — it takes *money* to build a dwelling entirely by hand. Lumber-men, builders, neighbors will tell you and carpenters must admit that the biggest item of all expense is *labor!*

Now think what we save you when we cut, finish and fit that board for its place in your Home—*over two-thirds of what it would cost to perform that same work with a hand-saw and a rule!*

So appreciate what we send you in this board. It is cut exact length, exact width, at the exact angle — mitred or beveled if need be — finished and trimmed and perfectly fitted by one continuous power-machine operation. Now consider that every piece of lumber follows that same process in our mills. Two-thirds the carpenter cost is saved — *wonderful economy!* Also, from 16 to 18 percent less lumber is needed. We cut our Homes to fit the lumber. Under the old system, the lumber was cut to fit the "house." Then, when the assembled cut-to-fit material arrives at your gate only one-third the time is required to set it up — and it sets up *permanently and exactly!*



One of our Carriage Saws which alone cuts over 75,000 feet of lumber in a day



Interior of our Home building mill with its 45,000 square feet of floor space

Think of a System that measures, cuts, marks and assembles as many as twenty Homes in one day!

Think of this smooth, gigantic power applied to *your* building problem.

Think of nine machines which almost automatically perform the work of *three hundred men!*

Now aren't you beginning to understand why we can sell the finest Homes ever built at prices none others can even approach!

It's our System — our wonderful organization, complete from Chief Designer to the tree in the forest. The *best* and *biggest* of everything — the *finest* of all creations, a *real Home* sent straight to you, complete, in one continuous operation.



These loyal operators know more about building Homes than any organization in the world. For in our mill they built more ready-cut Homes last year than all other mills combined

The Sterling Stamp on Your Home Means the Same as on Your Silver

See Our Wonderful Labor Saving Machinery

LET'S follow our 10c board as it shoots through our Home building mill. Here is the trimming machine which we invented. There is no other like it in all the world. It cuts lumber into exact lengths — odd feet or inches, as required — at the rate of *over 100,000 feet per hour!*

Two men handle it. Yet two good carpenters with hand tools could scarcely measure, saw and trim the same amount in five days!

This one machine does the work of over fifty men!

On our mitre machines, the bevels and mitres are automatically cut by power. One man does the work of twenty. Think of this marvelous efficiency applied to your Home. If you could hire a man in your town at the usual price who does the work of twenty, would you do it?



One of our mitre machines with its "Captain" who together perform the work of twenty carpenters

same as if we had signed you a check.

Note what we charge for this finished board — 11c! We make a fair profit on the log and the lumber, and the mill. But we do not add price without adding *double* value. Thus we save you nearly half.



One of our "Quick Action" Power Saws which can cut two boards per second

Here is our Special Planer which performs six operations

in one-fifth of the time that one man requires to perform one — *a thirty man machine!* No carpenter or contractor can afford a machine like this. It does more work in a day than he would have for it in a whole year! Our "Quick-Action" Power Saws cut boards as fast as you can wink. We wish you could watch them — and *try* to see them as they flash. We have seven of these wonders. They handle 110,000 feet of lumber in an hour, doing the work of fifty-four men.

And so on from the first step to the last — each saving hours of time and labor as well as preventing the waste of thousands of feet of lumber.

Our board is now finished, for its particular place in the Home. Yet we inspect it again, carefully. If it is fit and ready, it receives the stamp "Sterling," which is our genuine signature, the

Does it pay to cut lumber by the Sterling system? Is there real economy — big saving of cost and time in Sterling System-built Homes?

Ask the thousand or so who bought from our mills last year, system-cut, ready-to-fit homes. Ask *them* if this huge giant of efficiency didn't relieve their pocket-books of a heavy burden!

They say, "A Wonderful System" — "Saved \$900" — "Completely satisfied with all material" — "My home went together like a charm" — "\$500 saved" — etc., and so on. We have never heard of a single case of dissatisfaction!

You have seen our great plan and watched each step in its operation. You have wondered at our tremendous equipment and matchless experience.

You cannot be otherwise than convinced that Sterling System-built Homes are amazing money-savers. Yet, that isn't all — *not even half!*

The most important feature is yet to be seen and understood. We have shown you our mechanical advantages. Now you are to see how perfectly we have prepared the plans which are systematically carried through into beautiful, stylish, modern homes — up-to-date in every single feature.



We invented the Sterling trimming machine which cuts over 100,000 feet of lumber per hour, doing the work of fifty men



Our Special Planer which is equal to thirty men, performing six operations in one

1915 — The Greatest Year for Home-Builders

Now is the time to build. Perhaps never again will there be such an opportunity. For lumber and labor are increasing in cost each year. And this year the lumber market is unusually quiet.

You should take advantage of this remarkable condition. You should grasp now while it is well within your reach, this opportunity of your lifetime. Prosperity is upon us. In a few short months prices will be soaring. Labor will be scarce. Materials will be hard to buy at reasonable prices.

We will take care of our patrons as long as we can. But our mill has only a limited capacity. Even now we are receiving orders *for fall delivery!*

Now is the time of all times to build. Now while you can save money. Now while there is no haste. Now while you have your choice of all the Famous Fifty and can choose, knowing of your protection against any similar design in your community. We sell each plan but once in each immediate neighborhood. One man can erect as many of that design as he chooses—but no other can buy or build the same. So the first chooser is sure to have the Home of his desire without fear that anyone near him will erect another like it. Then, too—think of the months of Home life you are missing—months that can never return—months that count for more than money.

Make up your mind to build now—and build *right*.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Buy a Home—Not a “house”



THIS is our advice to *every* Home builder. Buy a *real Home* — not a mere shelter! Get the *comforts* — the *conveniences* — the *refinements* that make a Home worth while. You *can*, as easily as not. We make *Homes* — not “houses.” Anyone can tack four walls together — put in some partitions — throw on a roof and call the thing a “house.” But building a *Home* is an *entirely different matter!*

Your Home means more to you than everything else in life. You work each day that you may come to it each night. You work each day to *deserve* it. A “house” is a cluster of rooms, built to merely hold something. It is a cold, unfeeling thing.

Because Home is such a closely-related part of you, — your constant companion — *it should fit you!* In taste — in convenience — in comfort and arrangement, this own place of yours should suit you *exactly*.

“There is no place like Home”

Build on that thought whatever you do. Try to include everything you want and leave out all that is unnecessary.

But it is extremely difficult for people who are not expert architects and builders to form the *best* plans for that Home and put in all the little things which go to make it perfect.

The world is full of misfit Homes. In fact, few people ever build by themselves except to encounter “something wrong” or find “something missing or out-of-place.” And then it’s too late.

This is the reason we have rounded out our building organization with a plan and architect department composed of the greatest Home architects in the country — all specialists on \$300 to \$3000 Homes.

We have spared no expense to get them, since we can afford them as a central bureau for all the thousands who are buying their beautiful designs. *Hundreds* now share equally and alike the expense of plans which no *one* man could find or afford to buy. Yet, *note* — we sell only one of the same



The Sterling Stamp on Your Home Means the Same as on Your Silver

design in each community. Thus, do we protect every customer against imitation. We have four master architects. These men are wonders. Each is the head of his class. Each has a specialty — one, bungalows — another, story-and-a-half cottages — the third, smaller yet just as perfect Homes — and the fourth has designed the finest of all higher-priced residences.

These four men *know* how to make *Homes*. It is their work—their one mission in life. They are artists in the sense of creating beauty in lines of grace and proportion. They are practical from long experience, and they know how to plan so that the construction is simple and systematically easy.

Still we spend *far more* time in planning the interior of our homes. Beautiful though the exteriors may be — unequalled by any of their class — the interiors of our Homes are the talk of two continents.

Our Women Advisers

It takes two departments to plan a Sterling Home. We have with us as women advisers, two of the most experienced — most practical women designers in America. One, we brought from New York City where she has spent her whole life in the highest architectural circles. The other specializes on more modest Homes — simple, inexpensive plans which are marvels in comfort and efficiency. She came from the country.

These experts work on Sterling designs, planning from the woman's viewpoint. Adding comforts and conveniences. Perfecting the room arrangements. Lessening the number of steps that the housewife must take each day in her work.

Putting in a built-in bookcase here, or a folding kitchen table there. Enlarging the closet room and making the kitchen wide and spacious. Cutting out the untidy corners — the *hard* places. In other words, providing a place for everything and putting everything in its place.

We put days of careful thought and study into each Home plan. Any man can see the difference at a glance. Yet no one appreciates the perfected plan quite so much as the wife and mother.

Remember that the woman spends on the average over 90 percent of *her* life inside her Home — that it is her place of entertainment as well as her "work-shop" — that it is her constant environment *all* the way through life — that it can be made her pride, just as easily as her despair. Considering all this, you realize how carefully and thoughtfully the plan must be drawn to afford her the utmost in that Home.

You will note that many of our Homes do not show built-in fixtures but these *will* be added if desired. Some of our plans leave these out on purpose. But, *always*, they can be added without impairing the efficiency or disturbing the symmetry of the interior — and the additional cost is very *small*.



Our Women Advisers and Home Decorator plan from the woman's viewpoint



Interior Scene

work and bother — to afford spacious storage room and amply large kitchens — and to include, if the Home builder desires, any or all of the following extra equipment:

Built-in cupboards	Shelved Pantries
Built-in kitchen cabinets	Fold-in kitchen tables
Sun-parlors	Trellises
Wall-bed in living room	Sleeping porches, etc.

Fourth. Admirably adapted to Home decoration and furnishing with special notes of advice on each point.

Now consider with these extra features, the sturdiness of Sterling construction and the unquestionable superiority of Sterling materials. Then you can appreciate how the Sterling System of building Homes *completely* outclasses every other house-building method known to man.

"The Famous Fifty"

The fifty Homes which we show in this book, were chosen from over 2000 of the most perfect plans ever made.

They are known throughout America as "The Famous Fifty."

Each in its class is a masterpiece.

Whichever you choose you may be sure that the equal of your choice was never created elsewhere for that price.

Each one of these "Famous Fifty" is planned to be:

First. Beautifully *different* and warmly attractive, both inside and outside.

Second. Comfortable, healthful and practical in points of ventilation, sunlight, heating facilities, etc.

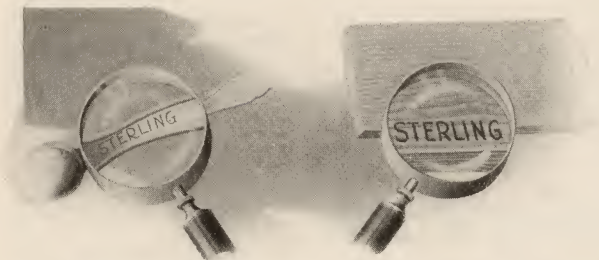
Third. Convenient, refined and efficient in arrangement to save



Interior Scene

The Sterling Stamp on Your Home Means the Same as on Your Silver

Sterling Quality in Every Piece



Look for this same quality mark on lumber. The stamp "Sterling" protects you

YOU have often heard the expression "The good lumber is all gone." No doubt you have wondered why it is so soft and knotty. The reason is that *most* of the good *trees* are gone. Probably only 20 percent of all the trees standing are clear, straight, A No. 1 timber. We are one of the largest owners of timber lands in America, and while we have thousands of good trees left, our lumber all the way through is perhaps very little better than the average. *But our Sterling grade is picked.*

Of course, Sterling finish lumber is knotless. It grows that way. You can no more find a knot in a Sterling finish board than you can find spots of copper or tin or nickel in Sterling silverware.

But Sterling means *far more* than ordinary knotless lumber. However, Sterling is all fine, clean, straight, solid lumber that rings with the true seasoned sound. No "poor ends" — no soft places — no warps — no worm-holes — such as you are apt to buy anywhere else if you are not careful. We use far less than 20 percent of our lumber for Sterling System-built Homes. We export a portion of our second grades. The rest we sell on the open market. Perhaps you might possibly be buying it today from your retailer, for this grade is distributed by brokers and wholesalers all over America.

Sterling has come to mean the same on lumber that it does on silver. You should be just as particular in finding the Sterling stamp of quality on lumber as you are in finding it on standard silverware.

Each protects you with the knowledge that you are getting the best. Yet, remember—Sterling lumber costs you *less* than common materials!

Every piece of lumber that goes into a Sterling Home carries the Sterling stamp clearly on its back. It must be right or we will not O. K. it. And, remember, you cannot find Sterling lumber any place else in the *world* except in Sterling Homes. We won't sell it any other way.

We want these Homes to stay — each a permanent monument to our wonderful system.

So we use the best materials.

We use white and yellow pine, cypress, hemlock and red cedar. Remember that this lumber comes straight from our forests. Thus, you get the best for 40 percent less than you would pay for probably the poorest.

Yet, if anyone should doubt our statements in the slightest degree, he can see our materials before paying. He can *see* it and *satisfy* himself.

At any time, even after the Home has been built, if you find our materials in any way not as represented, *we will make good*. See our strict guaranty on your order blank.

The Sterling Ring — What it Means

In every industry there are high and low grades of quality.

Even Nature cannot grow an even, uniform product. Watch the farmer select his seed grain. See how carefully the fruit grower packs his first quality, which brings him fancy prices.

And so it is with lumber. Trees vary widely in quality. Their individual parts are also quite different in value.

Starting as a sapling, the tree adds a ring to its growth each year, until the circumference reaches twelve or fifteen feet.

The center of that tree was born years ago. It gradually became mature—then passed its middle age until the best and strongest years of its life were spent.

For years this center has been drying and drying—starving for the sap which circulates in the outer rings, keeping them strong, fresh and vigorous. As a result, when the tree falls, the center is often nearly worthless as building material. It is old—far past its prime. It has lived first, therefore it dies first. It has only one virtue which is not at all an advantage in strength—*it is nearly always knotless*.

On the other hand, lumber near the rim is just beginning its youth. It is sound—solid—strong—*full of life*. It will last for years and years. It is the best that forest-owners themselves can pick. It is the best that money can buy. So you who are building must decide *which part of the log goes into your home*—the OLD CRUMBLING CENTER or the FRESH, YOUNG STERLING RING!

Is it to be *lifeless* lumber—soft—cracked—withered by age, or do you choose the sturdy sinews of youthful growth! You women who deplore dust—worms—bugs of all kinds, remember that porous, spongelike "centers" cause lots of trouble.

You men who have seen costly repairs follow careless lumber buying, should consider well before taking lumber merely because it is said to be knotless.

Your only *safe* course is to buy from forest-owners who alone have the power of selection—who alone can give you prime materials at prices none others can meet. Wherever you buy, get Sterling Ring Quality.



The finest lumber in the log is stamped "Sterling." Sterling lumber comes from the young, hardy, vigorous rim of the log—not from the lifeless center. This is never sold except in Sterling Homes

The Sterling Stamp on Your Home Means the Same as on Your Silver

References—Thousands of Them

RESPONSIBILITY is always an important business matter. We wish to impress indelibly upon your memory that our financial standing is absolutely beyond question. We do not ask you to take *our* word for it, either. Consider this letter from our local bank at Bay City. Read what they say. Write to them. Ask every question you wish. Have your own bank look us up.

Write to any prominent man in Michigan — Governor, State Treasurer, Congressman or Banker. Or let us furnish you with any number of customers' names and trustworthy references.

Then, note our rating given by Bradstreet at \$250,000 — *One Quarter Million Dollars!* We are giving you proof that you can send us a *hundred times* the amount of your order and it will be as safe as if it were in a Government Bond.

We want you to feel as *every man* who has ever dealt with us feels — **POSITIVE, ABSOLUTE SECURITY!**

We have given you your choice of sending 25 percent of your money, paying the remainder C. O. D. — or sending the whole amount to take advantage of our 5 percent discount — or sending 60% under our two-years-to-pay plan, letting your usual rent money take care of the balance.

Either transaction is satisfactory to us and we want you to do as you feel best.

We are just as close to you as your nearest bank. We will do business in your own town on practically your own terms. We have come all the way to meet you.

After you have convinced yourself that Sterling stands for quality, sincerity, honesty and absolute reliability in every sense, we are ready to execute your orders.

If every point has not been made clear about the home you want, write to us. Let us explain everything. Let us help you in every possible way that one building partner can help another.

For remember that *now* — *this* year, next year and for all the years to come, we *are* your building partners, offering real, valuable service to you.

<small>J. WENTWORTH, Vice-President W. D. YOUNG, Vice-President</small>	<small>GEO. H. YOUNG, President</small>	<small>J. D. KINNEY, Asst. Cashier J. I. P. SHEARER, Asst. Cashier</small>
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Bay City Bank

CAPITAL AND SURPLUS, \$ 400,000.00

Bay City, Michigan

Jan. 11, 1915.

To Sterling Customers:-

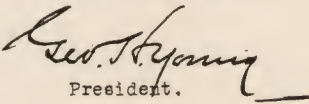
It gives us pleasure to testify to the strict honesty, reliability and the high business standing of The International Mill & Timber Company. We assure every man that all guarantees and agreements made by this concern will be fulfilled to the letter.

The officers and stock holders of this Company have been known by us for years. Their financial responsibilities are well over a million dollars (\$1,000,000) and we consider them to be some of the best and strongest business men in Michigan.

This Company enjoys the highest credit with American Financial institutions and their organization to our knowledge manufactured more dwellings last year than all other manufacturers combined.

To you as patrons we are pleased to say that you are perfectly safe in sending money with order since the Company will return your money in case the goods are not entirely satisfactory.

Very truly yours,


President.

The Sterling Stamp on Your Home Means the Same as on Your Silver

How the Sterling System Simplifies Building



Step No. 1 in building a Sterling Home.
Simply follow directions

OUR system has made work a positive pleasure. The trouble — the worries — the waits are all gone. Anyone with reasonable skill can build a Sterling Home in a very short time. On one hand, you have the materials measured, cut and marked. On the other, is the plan showing where each piece is to go. It merely remains to fit your Home together from the ground up.

This matter of building the Home has become so systematically easy and practical that on the smaller Homes, many of our builders find pleasure in directing the work *themselves*. They hire a man to help fit the lumber together and merely follow the simple directions.

Those who have no time to spare or are not so inclined, hire a carpenter who builds the Home in about one-third the usual time.

Our builders are almost as grateful for the great time saved as they are for the tremendous reduction in expense. Most people do not like to wait on the slow, old-fashioned methods. It is irksome to say the least. Contrast the *speed* of our system with that of the old way.

Count all the time which is required to sift the lumber out from lumber-yard piles. Consider how long it takes the carpenter to measure and saw and fit each piece. Think of the time wasted in waiting here and there — the trial fittings — the whole unsystematic disorder from first to last.

Then *think*—your Sterling System-built Home would have been done and ready-to-furnish before they were even fairly started! Most of our Homes are up in thirty days!

Sterling Homes are Permanent, Not Portable

People who, for selfish reasons, do not like us, call our Homes, “portable houses.” These men are generally the ones who try to profit from your building.

The lumber-dealer is naturally *always* antagonistic. He says all kinds of things in his efforts to get your business.

But he *can't* meet our prices.

He *can't* give you Sterling materials.

He *can't* plan a real Home or cut it automatically to fit and thereby save you two-thirds of the carpenter expense.

We do not condemn him. We are truly sorry for him. He is very unfortunate. Perhaps if you or we were in his place, totally at a disadvantage, we might talk just as wildly as he.

Sometimes, *merchants* say things against us because they are prejudiced against *every* mail-order business. There are a great many firms today which sell by mail under local merchant's prices.

And when somebody says “Keep your money at home” — just remember that if you paid the lumber-yard man *his* prices for lumber, he would send more money to the wholesaler than you send to us *altogether*!

It's simply a case of giving the local lumber-man his profit or — keeping it yourself. When it's in your pocket it's kept “at home,” isn't it?

Occasionally a carpenter may tell you the same things — “Portable houses!” “Poor lumber!” “High freight!” “Trouble in building!” etc.

But these cases are exceptions. We number the carpenters among our very best friends. *Real* constructors always prefer to build our Homes because there is no tedious measuring and sawing to do. They tell us with true artistic appreciation that our Homes are the most convenient, the most efficient and the most beautiful they have ever built!

So don't listen to that old “portable house — poor lumber” cry. We can tell you of a thousand men *who know from experience* that Sterling System-built Homes are the most permanent that can be built!



Step No. 3 in building a Sterling Home.
Each piece is marked for its place
and is stamped “Sterling”



Step No. 2 in building a Sterling Home.
Chart shows where each piece goes

Remember Our Record

Always keep in mind the fact that our organization is skilled and experienced as none other in the world can be. We built more ready-to-fit Homes last year than a hundred carpenters — than all other mills combined.

We know lumber from life-long association. Our machinery and equipment is the most efficient in existence. So naturally we have enemies.

Occasionally men decide against our System — and against themselves — because “someone at home advised them differently.” Always it will be so. Always there will be men who cannot see that there is a self-interest motive behind every attack — that those who attack are really most to be feared because no one cries unless he is hurt.

They say lots of things which are untrue. They pretend to attack *us*, when really it is *your money* that they are after.

Write to us. Let us give you some facts that will startle them.



Finished home erected in one-third the
time by any one

The Sterling Stamp on Your Home Means the Same as on Your Silver

How to Buy a Sterling Home

WE have made it very simple for you to order your Sterling System-built Home. The only thing you have to do is to select *which* Home you want the most. There are so many which suit your needs in size and style and price that you may require a week or so to decide which *one* of them suits your taste the best.

Although the great majority of our Home-Builders strike at once the one particular design which they desire, you may possibly have an equal fancy for several. In this case, we will be pleased to help you decide. We know every corner of every Home. We have designed them and built them and perhaps we can point out some advantages here and there which you have not seen.

Then, again, you may be entirely satisfied with the Home except for the arrangement of one or two of the rooms. You may want the plan altered slightly — something added or something taken off.

These cases are very rare. Our plan department has spent so much time perfecting the details of each design that we very seriously doubt if a single point can be changed for the better. There is a *reason* for everything that is put into our Homes. But if you find it necessary, we will change any plan according to your orders.

About Masonry

Many ask us why we do not save money for them on mason material. The reason is simply this — that brick, stone and concrete are produced in every section of the country. Prices vary but little and *this material comes all ready to put into place like Sterling cut-to-fit lumber.*

However, we supply you with complete details of foundation plan and give you exact figures on the amount of material required. We do this without charge or fee.

Big Saving in all Sterling Materials

These items are all included in the materials furnished. While comparatively small in amount, they are important in quality.

We never permit any but the best grades to enter Sterling Homes. And your savings on the following materials is very appreciable.

Sterling Plaster Board or Lath and Plaster

We furnish either lath and plaster or Sterling plaster board. It makes no difference in cost.

Our lath and plaster is all A No. 1. We furnish Sterling lath and buy the plaster wholesale.

Our plaster board, we are safe in saying, is the soundest, best-constructed board in the country. It meets the strict requirements of Sterling quality.

This magnified view shows how scientifically our plaster board is constructed. Four layers of felt and three layers of the best plaster.

It makes a perfectly even wall — fireproof and sound-deadening. Slips on quickly. Lasts permanently. Protects against both hot weather and cold. Never cracks or breaks from dampness.

Sterling Paint

We supply, with each Sterling Home, sufficient paint for two coats outside and inside. Our paint is special, extra-oil quality. It is the best money can buy.

We send on request our big color card showing all colors. You may select as many different colors as you choose for body, trim, porch floor and ceiling, window sash, etc.

You will receive full quantity of either stain and varnish — or paint, oil and varnish for interior finish.

The paint supply also includes shellac and putty.

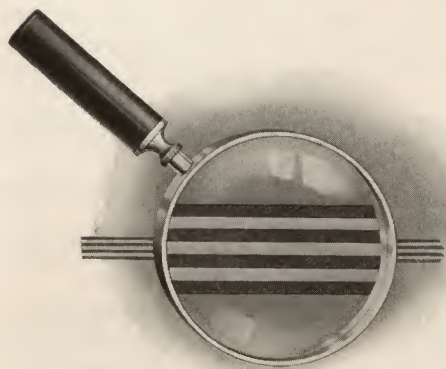
Sterling Hardware

We furnish your hardware complete, including lock, sets, sash locks, window weights, cord, building paper, nails, hinges, tin flashing, etc. You have choice of many designs of locks and knobs from our folder which will be sent upon your request for paint color card.

On the following page you will find a condensed list of all material furnished. Also our terms.

As soon as you have decided, fill out the enclosed order blank very plainly and your Home will be shipped to you at once, complete down to the last nail.

You will have to wait only a few days.



Cross section view of our plaster board.
Note the thickness

The Sterling Stamp on Your Home Means the Same as on Your Silver

What You Get

Materials

Service

Foundation Timbers cut and finished to fit — all Sterling quality lumber.

Framing Material including sills, joists, rafters, studding, etc., all cut and finished to fit — all Sterling quality hemlock lumber.

Sheathing for outside walls, cut and finished to fit — all 1-inch Sterling quality hemlock lumber.

Roof Sheathing cut and finished to fit — all 1-inch Sterling quality hemlock lumber.

Flooring all cut and finished to fit, tongued and grooved, 1 x 4 inches — Sterling quality yellow pine lumber.

Sub-floors — all cut and finished to fit out of 1-inch Sterling quality hemlock lumber as specified.

Siding shall be beveled, red cedar — cut and finished to fit as specified — manufactured from Sterling quality lumber.

Shingles furnished in the best grade of Washington red cedar equal to Sterling in quality.

Exterior Finish all cut and finished including cornices, corner boards, water table, etc., all mitred, as specified. Also porch timbers, joists, flooring, columns, railing, posts, and all finish for porches — likewise Sterling quality lumber.

Interior Finish including stairs all cut and finished to fit except base board and shoe and picture moulding — Sterling quality yellow pine or fir used.

Doors and Windows are furnished of the best that can be had, Sterling quality throughout. All windows are glazed and $1\frac{3}{8}$ inches thick. All doors inside and out are $1\frac{3}{8}$ inches thick excepting the larger houses which includes $1\frac{3}{4}$ inch doors outside, as specified.

Sterling Hardware includes all lock sets, hinges, sash locks, weights, cords, nails, tin flashing, building paper, etc.

Sterling Paint, stain and varnish. Enough for two full coats, inside and out.

Sterling Plaster Board or lath and plaster, as you prefer.

Plans and Blue Prints are complete, including floors, four elevation drawings and working plans showing details of construction, making it very easy to nail each piece into place, completing the Home in the shortest possible time.

Instructions for building, showing best methods in foundation and masonry work.

We send a manual written by a past master of building which explains in a simple, practical way, the best methods of excavating, putting in materials, laying walks and footings, building chimneys, etc., as well as wiring, plumbing and heating.

Advice on Home decoration, colors for outside painting and inside finish. Suggestions for landscape gardening in connection with each particular Home.

Plans Changed

Floor plans will be reversed without charge. Extra plans will be drawn according to your ideas — any kind you want. A reasonable charge will be made which, however, will be deducted from the cost of the finished Home.

We appreciate that you want your Home *just right* when it is built and it is a case of satisfying you. If anybody thinks that none of "The Famous Fifty" is good enough, we'll plan and build any Home they order.

Questions come to us daily in our business and we are always glad to answer them fully. It seems pretty hard to make our readers understand the tremendous magnitude of our organization combined with the closeness of its personal service.

Command us on anything.

Terms

1. Twenty-five percent with order, balance to be collected on delivery.
- or 2. Full amount with order less discount of 5 percent.
- or 3. Sixty percent with order, balance to be paid in monthly installments over a period of one year, eighteen months or two years as you are pleased to decide.

For instance if the full price is \$1000, you have the choice of buying as follows:

Example No. 1.

Send one-fourth cash with order which equals \$250. The remainder or \$750 is to be collected on delivery.

Example No. 2.

Send the full amount, less 5 percent discount for cash. \$1000—\$50 = \$950.

Thus you save 5 percent or \$50 by sending full payment in cash.

Example No. 3.

Send 60 percent which in this case is \$600. Sign the necessary paper which we will explain to you later and pay the remaining 40 percent — which in this case is \$400 — in twelve monthly payments of \$33.33, in eighteen monthly payments of \$22.22 or in twenty-four monthly payments of \$16.67.

If the total price of the Home is \$500, your monthly payments are just half.

We will send you our Two-Years-To-Pay Plan for any Home you may choose.

Thus it is your privilege to pay cash and save 5 percent or pay in installments for any Sterling Home.

If you are renting at the present time or considering it, your rent money more than pays installments on a two year basis—and then the home is yours. If money is a convenience to you at this time we will gladly accommodate you.

Surely no terms could be fairer.

The Sterling Stamp on Your Home Means the Same as on Your Silver

To Contractors and Carpenters

THE coming of Sterling System-built Homes has resulted in almost as much benefit to you as to the general public. Thousands of people who formerly could not afford to put up Homes, can now do so because of *the tremendous reduction in prices through direct selling from forest owner to house builder*. True, you make less money on each individual Home. But that is far more than offset by the *increased number of ready-cut Homes now being built in every community*. And think how much less time it takes you!

The carpenter or contractor who ordinarily builds *five* Homes per season can now put up *fifteen*. That is the proportion.

Then, too, remember this — *every time you put up a Sterling Home, it is an advertisement of your work*.

You can show a man one of these Homes and say, "I built that Home in thirty days," or, "I built *that Home in twenty days*." The man will be surprised and delighted to learn that a permanent Home can be completed in such a marvelously short time.

Then you can point to the *beauty* of the Home and the most *excellent materials it contains—then, the amazing price!*

In this way you can have five customers where you have heretofore had one.

You don't want to be *measuring* and *sawing* beams, rafters, siding, etc., by hand *merely to be doing it*. It's too much like sawing wood. It is a great deal more pleasant to work with *cut-to-fit* lumber. And since, in the end, you make more money there is *every* reason for you to put up Sterling System-built Homes.

We know a few instances where a contractor or carpenter at first thought *opposed* the Sterling System-built Home. He thought we were taking work away from him. But thoughtful consideration showed him that the *reverse* was always the case; that we were *adding to* his yearly profits.

We are always glad to hear from contractors and carpenters; glad to receive suggestions from them; glad to supply them free with any facts regarding Home building that we can.

Our architectural department is a sort of *clearing house* of building ideas. Carpenters, contractors, architects and Home builders all over the country are constantly writing us. And we, in turn, pass every practical idea, thus received, to our customers.

Send us your name and address and we will be pleased to put you in touch with prospective Home builders in your locality. Our advertising brings in hundreds of names daily.

The indications are that 1915 will be a much better building year than 1914.

Let us *all* profit by serving Home builders to the very best of our abilities.

Index

Of the Famous Fifty Sterling Homes

Name	Size	No. Rooms	Net Cost	Page	Name	Size	No. Rooms	Net Cost	Page
The Heather	20 x 16	3	\$250.80	38	The Normandie	28 x 30	6	\$791.40	45
The Martindale	20 x 24	5	296.40	48	The Broadway	28 x 28	6	848.35	42
The Springwood	18 x 20	3	330.40	49	The Winnemac	22 x 30	7	887.30	51
The Gladken	18 x 22	4	362.90	28	The Lowell	24 x 34	6	898.70	54
The Marigold	24 x 20	5	365.75	32	The Browning	28 x 18	7	928.15	62
The Grayling	20 x 26	3	367.65	44	The Ardent	26 x 24	8	939.55	58
The Triad	22 x 24	4	454.10	50	The Madison	24 x 24	7	945.40	61
The Franklin	28 x 20	5	461.70	20	The Frontenac	24 x 32	8	986.10	47
The Mignonette	20 x 28	5	464.55	39	The Winterset	32 x 24	8	989.90	16
The Margate	28 x 20	5	468.35	40	The Senator	24 x 26	8	995.60	30
The Leon	20 x 32	6	494.00	18	The Carleton	24 x 30	8	997.50	31
The Syntax	22 x 26	4	497.50	34	The Rembrandt	28 x 22	7	999.40	57
The Stewarton	30 x 20	5	499.70	21	The Carvel	26 x 24	7	1030.75	46
The Summit	22 x 30	6	558.60	33	The Regal	26 x 24	7	1035.50	27
The Rosemary	26 x 30	5	653.60	19	The Whitney	28 x 24	7	1069.70	56
The Forestiere	24 x 26	5	654.55	52	The Baltimore	28 x 28	7	1098.20	55
The Miracle	24 x 22	5	656.45	36	The Arlington	30 x 26	8	1132.40	68
The Florentine	24 x 24	5	661.20	43	The Chesterfield	30 x 24	7	1138.10	60
The Virginia	28 x 24	5	691.60	29	The Windemere	24 x 28	7	1159.00	67
The Bonnie Brae	30 x 22	7	695.40	24	The Drexel	28 x 24	7	1164.70	64
The Manor	20 x 20	7	698.25	59	The Sylvan	30 x 26	7	1225.50	66
The Tarleton	24 x 30	5	720.10	26	The Charmêlé	26 x 36	7	1255.90	65
The Mosstone	26 x 26	5	729.60	35	The Sheraton	30 x 26	8	1329.25	17
The Trystêlé	32 x 24	6	756.20	41	Ma Cherie	36 x 30	10	1596.00	22
The Stratford	22 x 24	8	786.60	25	The Vernon	38 x 24	10	2213.50	69

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Sterling Gem for \$990!



The Winterset

TRULY, a little nugget—finished and set in Sterling material. One of the most novel Homes in America; so quaint in its difference from the usual lines. It will be easy to find real happiness in this snug, cosy, little Home.

No one, however lacking in appreciation of classic beauty, could fail to be charmed with The Winterset. First, the trimness of the place is striking. It *looks* like it was all together. The brown, stained shingle sides — the white roof-braces — the two pergola porches, sheltered by the projecting roof — the window arrangement — the doors leading from each side into the foyer, all add to one's impression that inside one will find true Home comfort and refinement.

Nor could there be any mistake. Builders who would choose such a Home as The Winterset could not be other than artistic and refined.

Looking at the floor plans you notice at once the unusual number of windows affording natural light and a complete out-door feeling. People are coming to this more and more, for Nature is *near* to the Home.

Passing from the foyer into the living room you see the wide sweep afforded by its connection with the dining room — twenty feet by nearly forty feet, in all. From this same room, you can pass directly into any room downstairs or upstairs or down to the basement without loss of steps.

The kitchen is wonderfully arranged. Dishes from the dining room need be carried only a short distance since the sink is just inside the door. The cupboard and range allow plenty of room in between. The back porch is amply large for a refrigerator right next to the door.

Now note the three large windows.

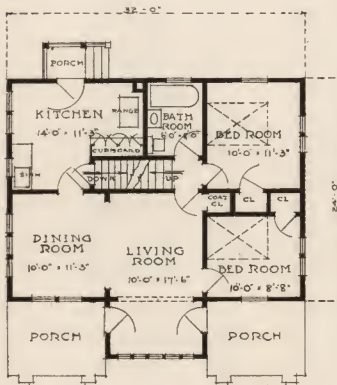
Upstairs we find an amazingly fine bedroom — and an extra big store-room.

Storing space is a God-send to the woman who has had to plan every inch of room all of her life. She never need any more. Our Women Advisers are too particular about this comfort.

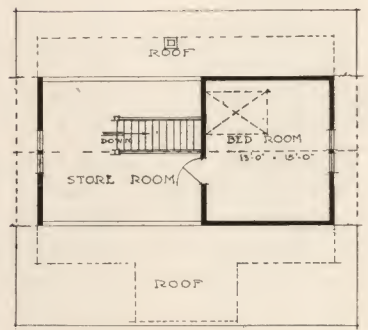
Sterling Homes are for women — for men — for children. In other words, they *are* Homes — and not "houses."

For instance — "The Winterset" — is there anything lacking — a *single* thing? Sterling architects designed it. Sterling forests supplied the wonderful lumber.

You can buy it for \$990 cash — or \$625 down, the remainder in two years at the rate of \$17.37 per month.



First Floor Plan



Second Floor Plan

Specifications and Terms

Price, \$1042 Cash Discount, 5%
Net Price, \$989.90

8 Room House Size, 32x24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

First floor joist, 2 x 8 inches; second, 2 x 6 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2x4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ inches yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 feet x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Most Wonderful of Homes—Complete \$1329

THIS triumph of system and skill is proof of Sterling superiority. It well deserves a place near the head of "The Famous Fifty."

Home-understanding alone could plan such a beautiful dwelling. Note the colonial lines of this Home—how pleasingly graceful. See the low, sloping roof—the upper French windows—the wide, pillared terrace and the charming French facade entrance. Only a real artist could conceive such elegant, yet such simple beauty.

Going through the front entrance, we find that the hall is a part of the wonderfully large spacious living room—a fireplace at the end with built-in shelves on each side—a roomy closet across in the center for lounging things—slippers, tobacco shelf, etc. Then we find that in the summer, three French doors may be thrown open, adding out-doors with the fine, wide terrace in front.

French doors open conveniently into the dining room. Five windows here—plenty of room, light and air—a splendid arrangement. We swing through into the butler pantry, a marvel in size and convenience with outside light. See how thoughtfully shelf room is arranged.

Then, this model kitchen—isn't it wonderful how our women advisers provide for every convenience! Just large enough. Handy in every way. The right place for stove, cabinet, table and sink—leading into the hall—easy to slip upstairs or downstairs since the basement door and side entrance door are right at hand.

Upstairs, we find a commodious linen closet in the hall. It is only a step from the top of the stairs to either of three broad, roomy, light bedrooms, all provided with exceptional closet room.

The bathroom is convenient to all rooms—the right place for everything.

Two bedrooms look out through French windows over the broad, upper terrace.

In the owner's bedroom, note the cosy alcove leading to the closet. The housewife can use it in a dozen ways. Extremely handy as a nursery.

You could write a book about this one Home, considering that in addition to its perfect arrangement every piece of material is Sterling grade and that the cost is nearly 50 percent less.

Ideal for a family of two or four or six, this wonderful Home is given a high place in "The Famous Fifty."

We can ship on two days notice. Can be built in twenty-seven to thirty-three days.

Send \$1329.25 cash, or \$837 and pay the remainder in twenty-four months at the rate of \$23.25 per month.



The Sheraton

Specifications and Terms

Price, \$1395 Cash Discount, 5% Net Price, \$1329.25
8 Room Home Size, 30 x 26 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine and white pine, or spruce, of Sterling quality.

Height of ceiling, 9 feet first floor, 8 feet second floor.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling joists, studding, rafters and plates 2 x 4 inches stock.

Joist, ceiling joists and studding spaced on 16 inch centers. Sheathing for sub-floor, wall and roof boards, 1 inch hemlock.

Bevel siding, 10 inch red cedar.

Shingles, red cedar extra Star-A-Star grade.

Flooring, $\frac{1}{2}$ x 3 $\frac{1}{4}$ inches yellow pine.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried and smoothly sanded. Will take a fine polish.

Sash 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, 1 $\frac{3}{4}$ inches thick.

Builders hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc., best wood lath and plaster, or patent plaster board if desired.

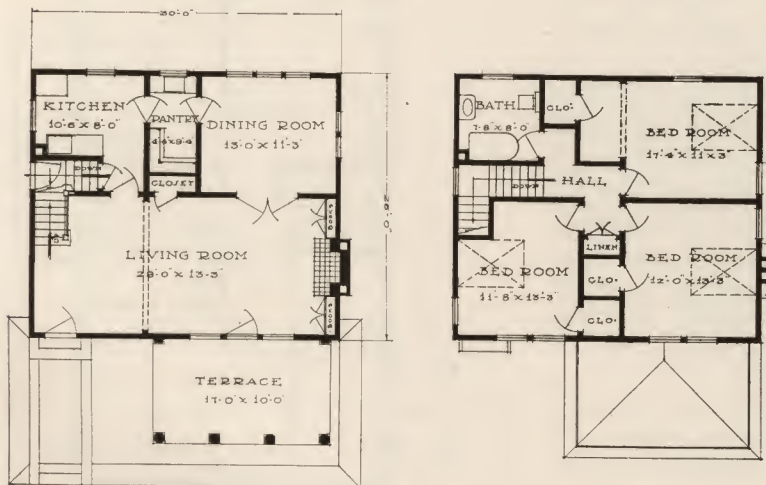
Plenty of paint, stain and varnish for two coats inside and outside.

All steps from grade to first floor unless cement.

We do not furnish basement stairs or windows at above price. Iron railing not included in price.

Two Sterling built-in bookcases.

One Sterling built-in pantry cupboard.



First Floor

Second Floor

The Sterling Stamp on Your Home Means the Same as on Your Silver

Beautiful 6 Room Cottage for \$494



The Leon

MORE of a Home than a "show place," yet it is charmingly distinctive. The pergola adds a refined touch to the broad, easy lines. It has much the effect of a rose on a simple gown, showing that the owner appreciates beauty with quiet taste.

Homes, like people, show their characters by their faces. The Leon's look is gentle, kind and lovable. Any man would be proud to say "It's mine." Any woman would be happy and contented with such a picturesque bungalow Home.

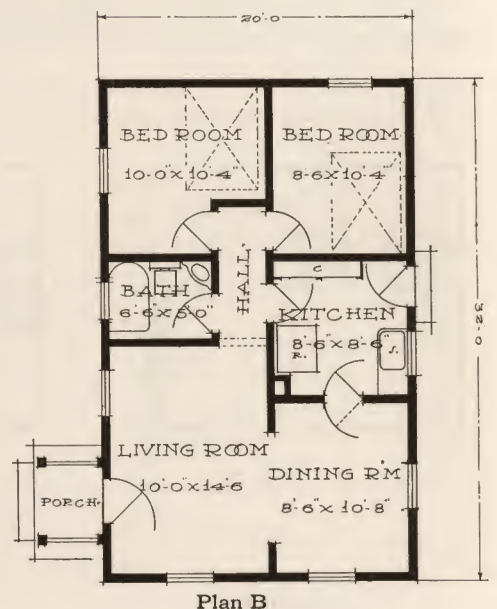
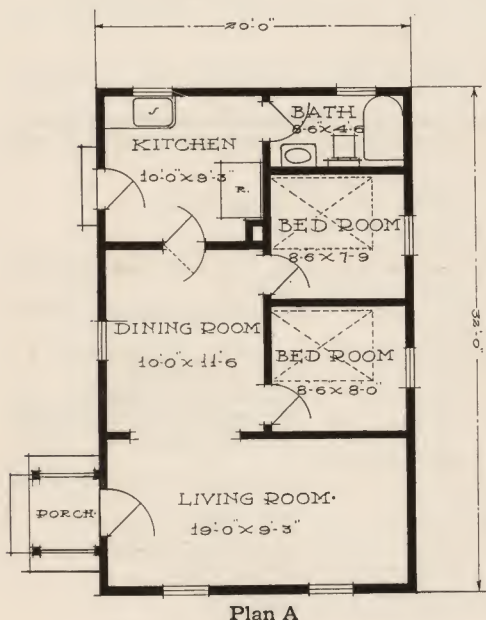
The interior is different, too. It is planned with view to utmost convenience and privacy.

The living room is apart from the kitchen and more private rooms. It is unusually commodious for a Home of this size. Adding the dining room, nearly doubles the living space. This extra room is appreciated when entertainments are given. Two cozy bedrooms, a fine large kitchen and suitable bathroom complete the arrangement without leaving out any essentials. These rooms are all arranged with hall in plan B which has an advantage plainly seen.

Either floor plan may be reversed without charge and if you wish to include fireplace it will merely be necessary to tell us.

This Home saves its buyers about \$300 in material, freight and labor cost. If you have spare time you can erect it yourself without trouble and the complete cost will be very little over \$500. In any case, it should not cost over \$600. For The Leon can be built in ten to thirteen days.

Remember that you are buying material which will last almost indefinitely without repairs.



Specifications and Terms

Price, \$520 Cash Discount, 5%
Net Price, \$494

Room Home Size, 20x32 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 6 inches.

Sills, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Modern Bungalow, Fireplace, Bath—\$653

Specifications and Terms

Price, \$688 Cash Discount, 5%
Net Price, \$653.60

5 Room Home Size, 26x30 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick; 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Rosemary

A CHUM, not a "house." A delightful companion—a part of your own wonderful plan. It blends harmoniously with Home things. It is inexpressibly snug, clean-cut, compact and comfortable. A cozy Home for a cozy two.

There is life in this plan—real genius—genuine feeling. The Rosemary truly has *character*.

One can almost *see* the flowers nodding in the window boxes—can almost picture the soft glow of the fireplace on winter evenings. There is true comfort written in every feature of this beautiful little bungalow for two.

Your Choice of Either Plan

The ground position of your lot may decide this for you. Plan A is suggested in case there is an open sweep on three sides. The bedrooms, the bath and kitchen are a bit smaller. While the living room and porch make use of this space.

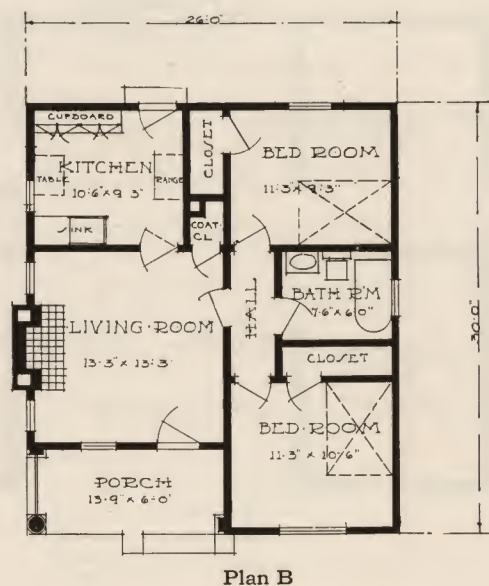
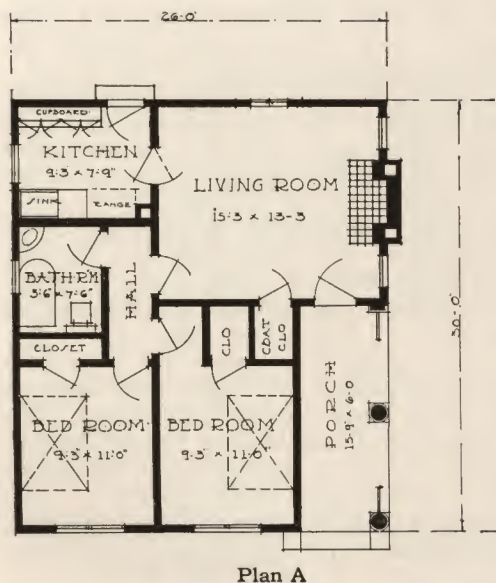
Plan B permits one open view and one porch view from the living room. The bedrooms and closets, the bathroom and kitchen are all a little larger and in some ways seem more naturally assembled.

Either plan offers splendid convenience. The hall passage which connects the private rooms—the coat closet—the snug corners by the fire place—the swinging kitchen door, etc., are an appreciated part of each.

It is for you to decide *which*. We can save you an equal amount on both—\$400 at least.

You cannot overlook this wonderful little Chum Place which calls to the heart of every Home lover.

Can be built in twelve to fourteen working days.



The Sterling Stamp on Your Home Means the Same as on Your Silver

Can Be Built In 12 Days

Specifications and Terms

Price, \$486 Cash Discount, 5%
Net Price, \$461.70

5 Room Home Size, 28 x 20 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 8 feet 6 inches.

Floor joist, 2 x 6 inches.

Center sill, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{1}{2}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{4}$ inches thick; 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Franklin

IMAGINE that you have been invited here for supper and that as you come along the walk, you are seeing this lovely Home for the first time.

You are saying to yourself, "*How delightfully different.*" You are admiring the simple lines—the quaint plainness. Yet you feel that this Home has character.

This opinion grows on you as you turn up the front walk. The sheltered foyer-porch seems to invite your entrance. You note the Craftsman door and windows and once on the porch you appreciate how cozy this open foyer really is. "In the summer," you say, "this must be a great comfort."

But inside is the most pleasant surprise of all. As your host takes your coat and stows it in the handy coat-closet, Mrs. Franklin offers you a chair by the cheerful fire. You are feeling very much at Home at once.

The windows on each side of the fireplace attract your attention as well as the built-in bookcase on the left and corner seat on the right.

You notice that the table has been set in front of the fireplace. You are seated before it where you can see the blazing logs.

"A charming way to live," you are thinking. Then you picture the other nights when the three Franklins are supping alone before the crackling fire.

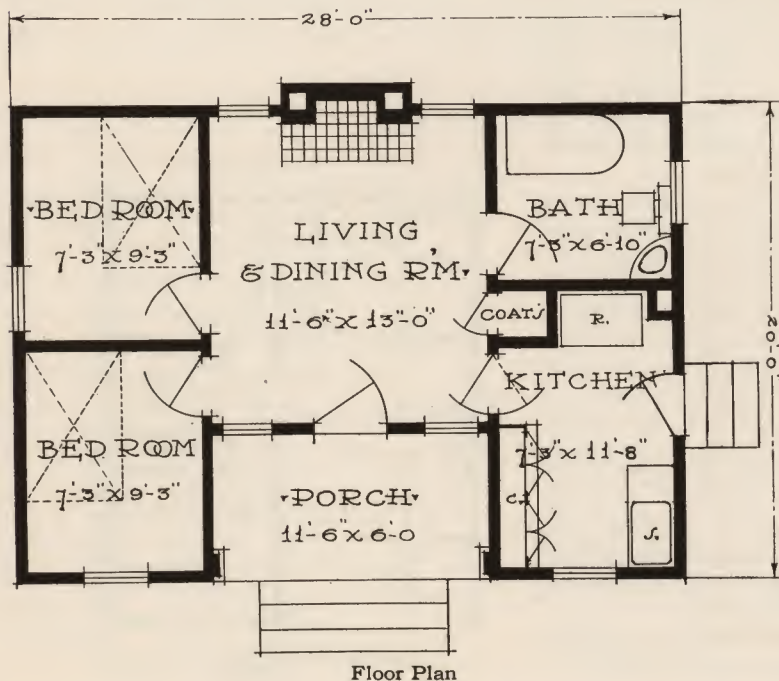
The talk drifts to Home things and when the supper is over you are glad to accept the opportunity of seeing the rest of this Home.

The bedrooms you find are quite roomy and well lighted. The bathroom is model in convenience and size. But it is strange you think, that the kitchen should be placed in the front of the Home. So you ask why.

"Because," replies Mrs. Franklin, "I am not ashamed of my work and we are not ashamed of the kitchen. Also I would rather look into the *front* yard while I work than into the *back* yard. I love it this way."

It is only natural to envy the folks who live in the beautiful Franklin. Yet it is so easy for every man to buy this Home. We predict that it will not be long before there is one in almost every community. And only one will be sold in each neighborhood.

When you can buy this Home—complete Sterling materials—for \$461, isn't it foolish to pay rent or live in an out-of-date house?



The Sterling Stamp on Your Home Means the Same as on Your Silver

Clear Sterling Lumber—Clear \$300 Saved

NOT a knot inside this, or any other Sterling Home — knotless flooring, finish, stairs, siding, shingles — knotless, and more! Remember that a board isn't necessarily a good board merely because it is knotless. Lumber can be entirely free from knots and still be very poor material. The heart of the tree is knotless yet it becomes soft and wormy and rots away very easily.

Now look at your Sterling board and see why we say it is far more than knotless. It is straight — sound — solid. No soft places or worm-holes or "poor ends." Tapped with a hammer, it rings like a piece of iron because it is seasoned, because it is selected, because Ster-

ling is from the edge of the log near the bark where the wood is young, fresh and hardy.

Suppose that you could buy materials for a big, five-room, 30-foot house, the same size as The Stewarton, at same price as we charge for Sterling material plus *two-thirds of the work already done on it.*

It is possible.

Suppose that you could buy common lumber cut-to-fit at the same price.

It is improbable.

Suppose that you could find a plan that is better than this — and materials that grade just as high as Sterling and are cut-to-fit — all at this \$499 price.

It is impossible!

You can buy this Sterling beauty for less than \$500 by taking up our cash discount. (See specifications and terms.)

The pergola porch and the window flower boxes, the casement windows and extended rafters; the broad, low lines in general, individualize this lovely, livable home.

See the fine living room, twenty-one feet in length, five casement windows — sunshine and air. Imagine on a spring day — the windows thrown open — the flowers budding in their boxes — *A home of flowers!*

See the kitchen — two windows. The bedrooms with closets. Note the whole arrangement.

\$321.60 brings this Home. \$8.77 per month for two years pays for it.



The Stewarton

Specifications and Terms

Price, \$526

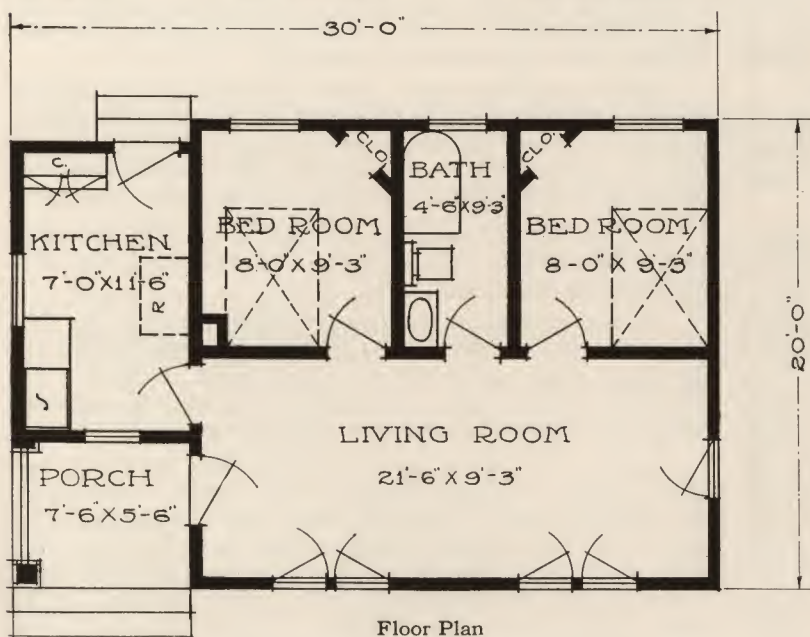
Cash Discount, 5%

Net Price, \$499.70

5 Room Home

Size, 30 x 20

See page 14



All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality. Height of ceiling, first floor, 8 feet 6 inches. Floor joist, 2 x 6 inches. Center sill, 6 x 6 inches. All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock. Joist, ceiling joists and studding spaced on 16-inch centers. Sheathing for wall and roof boards, 1-inch hemlock. Bevel siding, 6-inch red cedar, or shingles, clear and knotless. Shingles, red cedar, extra Star-A-Star grade, clear and knotless. Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless. Outside finish and trim, white pine or spruce. Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless. Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass. Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches. Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc. Best wood lath and plaster, or patent plaster board if desired. Plenty of paint, stain and varnish for two coats, inside and outside. All steps from grade to first floor, unless cement. We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

My Sweetheart—Built by a Millionaire



Ma Cherie (Ma Sherr-ée)

A MAN of great wealth named this Home in French—"My Sweetheart"—a most beautiful tribute to the Sterling system and particularly to the genius of our architects.

Consider what it means when the rich as well as the needy—the men who have everything in the world at their command as well as those who have a humble choice, come to the Sterling system for their homes.

It proves that no matter how wealthy the man, he can find no finer Home designs in the world. Perhaps, he buys for that reason alone since money is of small consequence to him.

It proves that the Sterling architect and plan department are rated above any in the country. Yet the cost of their services is so small—spread over so many, many Homes—that those of modest means can satisfy their cravings for a beautiful Home—and in addition save 40 percent!

Certainly you will agree that here by all odds is the *sweetest* little Home you have ever seen. The artist's touch is plainly shown in every line. The inviting approach of the broad, sheltered porch—the low stream lines of the body—the built-in chimney—the distinctive sash designs and the whole *ensemble* effect shows the masterly craftsmanship of our plan corps.

It is small wonder that this family is so proud of its picturesque dwelling. Every family would be. Yours

would. If you had five times the price to spend, you could scarcely find a Home so *beautiful*—so *convenient*—so *adequate in every way*.

Now consider that with this superlative charm, you are buying Sterling materials, cut-to-fit so exactly that your Home will be ready in one-third the time and that it saves *more* than one-third the cost.

Study the floor plan of this Wonder-Home and see how our women advisers planned it to suit a very wealthy woman. If you can add to this plan any further comfort or refinement it will be because your tastes are different—not because the plan is in any way imperfect.

And, to give ourselves full credit we will say that every line is our own creation—every part was conceived by Sterling architects.

As you step upon the porch, glance through the five, fine casement windows into the living room. Note the fireplace—the book-shelves, the wide mantel—the "homey" look inside. And before you turn in, note the broad freedom of the porch—twenty-two feet in length.

Inside you find a room almost that long—a *real* living room. Nothing formal in this Home. Your wraps are stowed away in the coat closet and you choose your seat—by the fireside in the winter or before the windows in warmer weather. Over the built-in bookcases, a part of our specifications, are two more windows of the same pattern as those in front. The whole room is as

The Sterling Stamp on Your Home Means the Same as on Your Silver

light as out-doors. Turning, you find that a broad staircase leads to the upper story and a door to the left permits egress into the left side of the Home.

As you walk into the dining room through open columns, you are pleased to find a *real* built-in buffet which occupies the windowed alcove.

You notice that the dining room is a step removed from the kitchen by reason of the butler's pantry, which is a model of convenience. Not dark like the usual kind — but lighted by two windows. A serving table stands at the left of the door and a Sterling built-in cupboard at the end. (See specifications.)

Now, the kitchen — a *real* kitchen. Sink near the door — range across with cook's cupboard by its side. Large — roomy — easy of access from any point in the Home, yet a step removed from every other room. Behind is a little porch for various uses. The stairs, *down* or *up*, are right at hand.

Turning through the door at the left side, you note the passage which connects two fine, large downstairs bedrooms and a remarkably convenient bathroom, both with each other and with all parts of the Home.

These rooms are all splendidly lighted. Extra large closets open off the bedrooms. A built-in linen closet, at the end of the passage, completes the scheme.

Going upstairs, you are struck by the breadth of the staircase. At the top, you find the maid's quarters and a smaller but still very roomy bath. Two large, deep closets are at hand on either side and additional storage room at each end of the upper hall. Turning down the passage, you find another large, fine bedroom with two broad windows. The room is used in this case for the butler.

But the whole upstairs plan can be altered to suit a different sized family.

The so-called maid's room would be excellent as a room for anyone — or as a nursery — or a den. The larger bedroom can also be used in like manner — or as a play-room or billiard room.

There are so many different ways that different families would live in this Home that it is impossible to state the many choices of arrangement.

Perhaps, the most unique part of the whole design is the passage downstairs which both *separates* and *connects* the sleeping rooms and the living rooms.

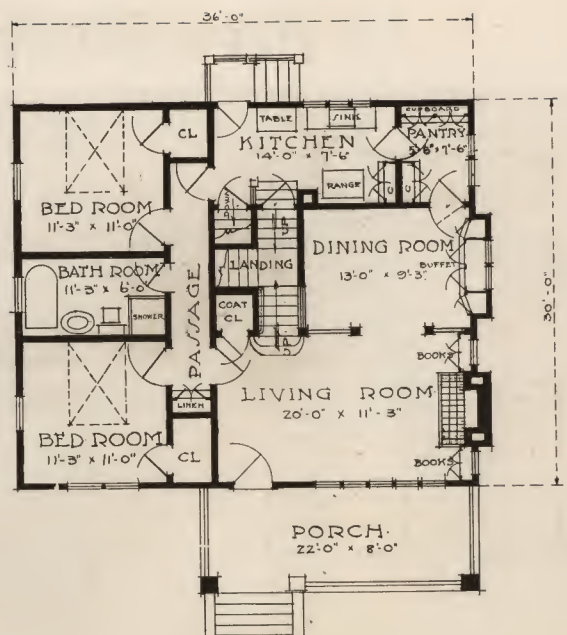
The position of the kitchen is also notable since no other room adjoins it.

This is known as our three-unit plan.

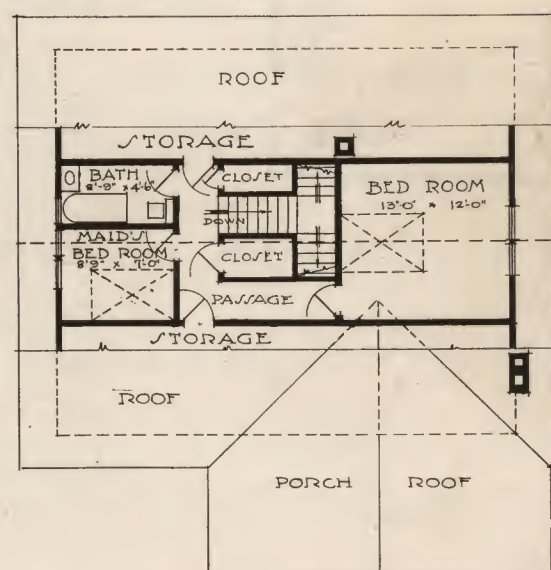
Then, too, the arrangement of the built-in equipment — bookcases, buffet, cupboards, table and linen closet lessens the number of corners and rounds out the feature of convenience.

It is remarkable what can be done by system — and a woman's touch.

Reviewing all of these points and considering the naïve beauty of all, inside and out, you cannot but agree that Ma Cherie is without a peer as a Home of its type.



First Floor Plan



Second Floor Plan

Specifications and Terms

Price, \$1680

Cash Discount, 5%

Net Price, \$1596

Size, 36 x 30

10 Rooms

See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Built-in bookcases, built-in buffet, built-in cupboard, built-in table, built-in linen closet.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists, and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, 1 $\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

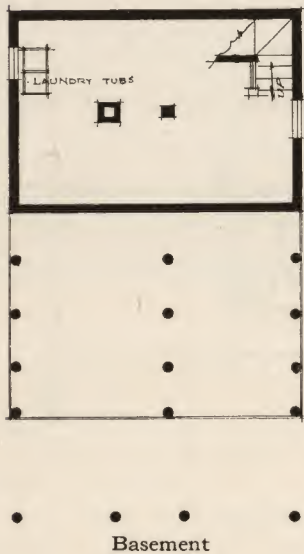
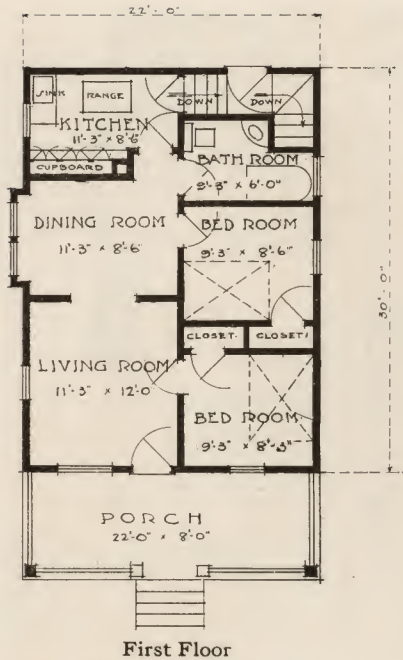
Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Five Rooms and Bath—\$695



The Bonnie Brae

A REMARKABLE value! Five large, well-lighted rooms and bath — 30 x 22 feet over all, with built-in kitchen cupboard, fine, front porch — all splendidly arranged and at such a price! Who else can even approach our figures for these lovely Homes?

Think! A few logs shot through our saw-mills — the Sterling grade, selected and cut into exact lengths, sizes and angles all in a day — the complete, assembled Home shipped direct to you — \$695!

The Bonnie Brae is a winner for the small family. Note the large front porch, sheltered by the closed railing. See how conveniently the living room connects with all parts of the Home — the commodious bedroom in front with big closet and the open doorway to the dining room.

A charming place, this dining room. It is very convenient and large enough — yet not too large. In the alcove a long lounging seat may extend under the windows, affording curtained space underneath for "homey" things.

From here one may step directly into the kitchen and downstairs, into the bathroom, in the back bedroom or into the living room.

The second bedroom is much the same as the first. The bathroom is roomy and well-lighted. The kitchen of The Bonnie Brae is convenient to all points and very spacious. Room for everything. See the built-in cupboard — a prize hobby of ours. We build them to order and charge net cost. The question of basement we allow you to decide but you can see how we have provided plan for a half-basement with stairs from kitchen and half-way landing opening into the back.

Some tastes might prefer a little more color on the house. In our opinion, if the roof were green stained, this Home would be embellished in appearance.

This Home can be built in two weeks after foundation is made ready. Everything is included from the tin flashing on the roof to the Sterling foundation timbers. It will be a simple matter to follow our instructions and put each piece in its place.

Considering every point, you can see how we offer you tremendous advantages in low cost, in Sterling quality, in carefully planned arrangement and in ease and quickness of construction. You may pay \$439.20 down — the remainder in twenty-four monthly payments of \$12.20 each.

Specifications and Terms

Price, \$732
7 Room Home

Cash Discount, 5%
Size, 22 x 30

Net Price, \$695.40
See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality. Height of ceiling, first floor, 9 feet. Floor joist, 2 x 8 inches. Center sill, 6 x 8 inches. All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock. Joist, ceiling joists and studding spaced on 16-inch centers. Sheathing for sub-floor, wall and roof boards, 1-inch hemlock. Bevel siding, 6-inch red cedar, or shingles, clear and knotless. Shingles, red cedar, extra Star-A-Star grade, clear and knotless. Flooring, $\frac{1}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless. Outside finish and trim, white pine or spruce. Inside finish, yellow pine or fir, kiln

dried, and smoothly sanded, will take fine polish, clear and knotless. Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass. Doors, inside and rear, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, 1 $\frac{3}{4}$ inches thick. Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc. Best wood lath and plaster, or patent plaster board if desired. Plenty of paint, stain and varnish for two coats, inside and outside. All steps from grade to first floor, unless cement. We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Eight Rooms—All Sterling—\$786

Specifications and Terms

Price, \$828 Cash Discount, 5%
Net Price, \$786.60

8 Room Home Size, 22 x 24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{1}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ -inch thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ -inch thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 feet x 7 feet; $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Stratford

THIS Home was chosen from over seventy master designs as the best in its class. We cannot find a single imperfect point.

The Stratford is a "catchy" Home. Passersby stop instinctively to admire its beautiful artistic lines. And one feels the "homey-ness" of this wonderful interior.

The porch, we find, is uncommonly spacious. It is more an open room than a porch since it is cut in under the roof.

The Craftsman door adds to the impression of refinement as we pass into the living room. Our first view of the interior is a long sweep through the cheerful living room into the fine, roomy dining room.

We then note the fireplace—covered seats on each side with bookcases above. At the left is a handy coat-closet and a door into the front bedroom which is commodious and well supplied with closet room.

From the dining room, we enter the kitchen through swinging door and find one of the nicest "cook-rooms" ever designed. Big broad room for everything. Back door and basement stairs are right at hand.

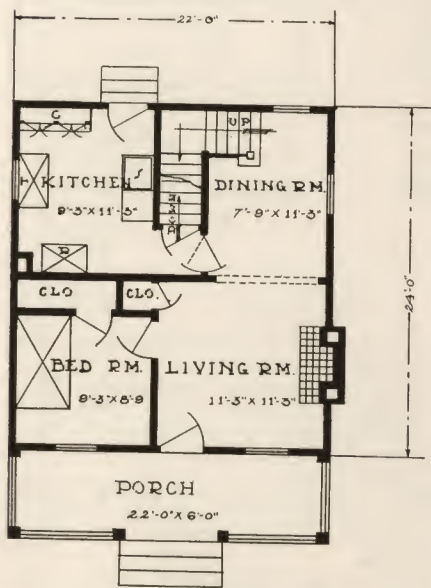
Please notice that the stairs to the second floor were placed in the back on purpose. You can see in the second floor plan how much actual room is saved. Measure from the dotted line to the bathroom wall—5 feet.

Upstairs, the hall offers opportunity for linen closet at the right. It connects two remarkably fine bedrooms, a storage room and bathroom—all roomy and well-lighted.

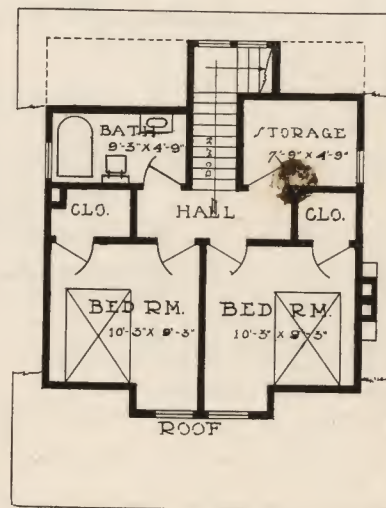
Each bedroom has an alcove corner and a delightfully large closet.

The storage room is probably the most convenient room in the Home for the house-wife. Here is a place for everything that is too good to throw away and not good enough to use—as well as trunks, clothes-chests, etc.

It's a bargain—*certainly*. But a high-grade bargain. All Sterling lumber—everything above the ground. By comparison, you would say that this home should cost nearly \$2,500. We sell you the material and do two-thirds of the work on it for \$786.



First Floor Plan



Second Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

For Either Plan—\$720



The Tarleton

ORIGINAL in every line. From the side porch entrance to the richly stained panels, it is *different*. Broad — roomy — beautifully colored, splendidly arranged, permanently built, The Tarleton offers a supreme value to its buyer. Note the many windows and the comfortable porch. See the graceful roof-braces and the extended roof. Then study these interior plans.

The Tarleton is another of our many three-unit Homes. It reminds you again that Sterling Homes are *planned* — not merely drawn.

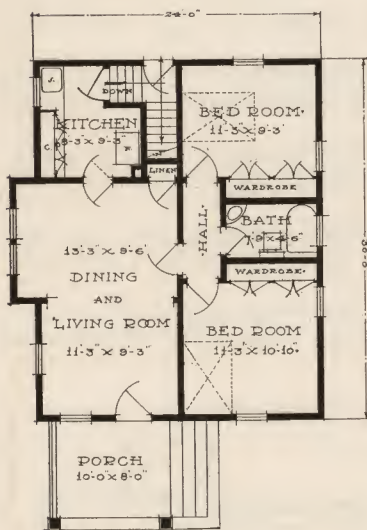
After you have admired the fine, big, combined living and dining room, note the hall which separates the private portion of the Home from the more public parts. This assures silence in the bathroom. Nor can any visitor look into the bedrooms.

The kitchen in each plan connects readily with the dining room but is separated by a step from the other unit-part of the Home.

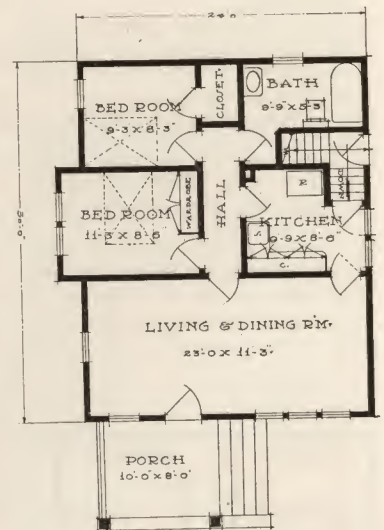
Now note the many windows — the snug convenient kitchen — the linen closet in plan A — the bedroom closet in plan B.

The living and dining room in each case are wonders. Imagine in plan A, the table drawn close to the alcove — in plan B, looking out the front through three windows.

The Tarleton is a trim, snug *Home* — not a convention or a formality. It is designed for one purpose — to live in. It can be sold at this amazing price for one reason — because it is a Sterling.



Plan A



Plan B

Specifications and Terms

Price, \$758

Cash Discount, 5%

Net Price, \$720.10

5 Room Home

Size, 24 x 30

See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce. Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick,

2 feet 8 inches x 6 feet 8 inches; front, 3 feet x 7 feet; $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

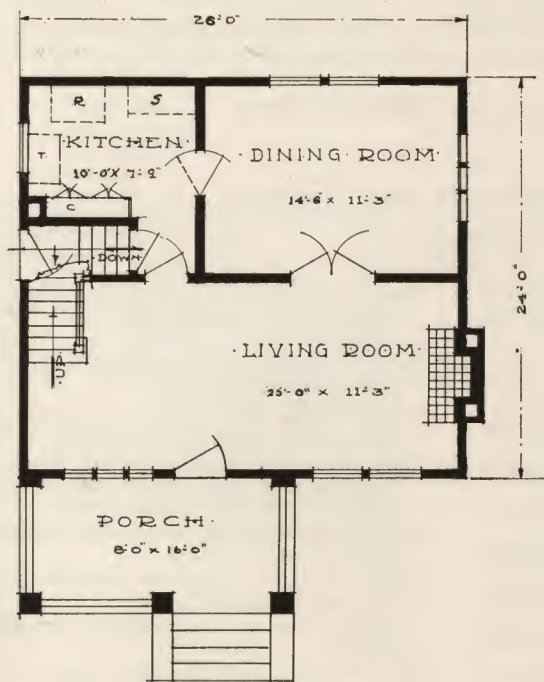
Clear Saving in this Home—\$700

Specifications and Terms

Price, \$1090 Cash Discount, 5%
 Net Price, \$1035.50
 7 Room Home Size, 26x24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.
 Height of ceiling, first floor, 9 feet; second floor, 8 feet.
 Floor joist, 2 x 8 inches.
 Center sill, 6 x 8 inches.
 All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.
 Joist, ceiling joists and studding spaced on 16-inch centers.
 Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.
 Bevel siding, 10-inch red cedar, or shingles, clear and knotless.
 Shingles, red cedar, extra Star-A-Star grade, clear and knotless.
 Flooring, $\frac{3}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.
 Outside finish and trim, white pine or spruce.
 Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.
 Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.
 Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.
 Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.
 Best wood lath and plaster, or patent plaster board if desired.
 Plenty of paint, stain and varnish for two coats, inside and outside.
 All steps from grade to first floor, unless cement.
 We do not furnish basement stairs or basement windows at above price.

French doors open into a lovely dining room. Five windows here. Big, broad, commodious. The kitchen is connected directly to no other room than the dining room. Basement hall separates it from the living room. Here is space for everything. Yet it isn't too large.



First Floor Plan



The Regal

THIS modern colonial design lacks nothing in its plan. And it is one of the most refined of all Sterling residences. Strong — dignified — harmonious in every line, The Regal sends an appeal straight to the heart of every Home-builder.

There is something so admirably sturdy in the appearance of this Home. Simple, yet peculiarly fastidious. The porch columns and open railing. The step-seats — the broader windows and the diamond-paned smaller ones. Sunshine throughout the Home — in every room — from every view.

The third story dormer adds a finishing touch of quaintness and serves to light a roomy storage garret.

Inside we find a most remarkable living room — 25 x 11 feet. Fireplace, with corners for bookcases or inglenooks. Five windows in this room.

Upstairs, three excellent bedrooms. Three windows in one — two in each of the others. All connected with the bathroom by a running hall with linen closet at the end.

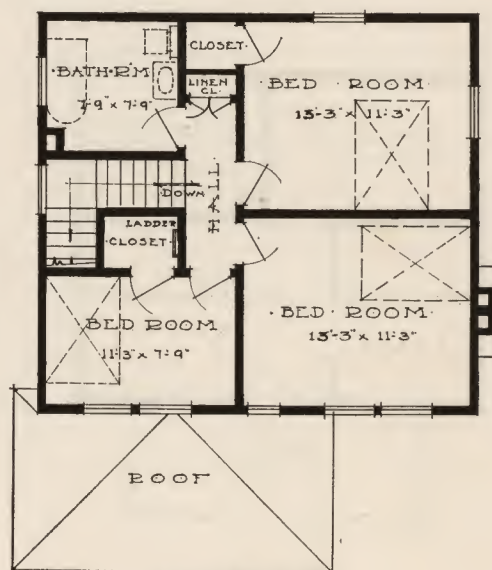
Please note the ladder closet which leads to the storage loft, so placed that it can be used as a clothes closet, too.

The stairs are broad, easy and convenient to all points of the downstairs.

But this living room! — how fine it is to be able to afford such a wonderful plan as this. Let us tell you more about this elegant Home.

We are not content to merely save you \$700 on The Regal — but ask to save you trouble, bother and work, and give you instead, comfort, convenience and refinement.

Write today to our Home Department.



Second Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

Where Dollars Buy the Most



The Gladken

A SOLID, substantial little Home with grand big porch — four sizable rooms, all well lighted — built-in cupboard — extra-wide windows — complete for \$363! Your dollars buy the most under the Sterling System. You waste nothing. You gain more comforts — more beauties and better quality by far, in addition to saving a handsome sum.

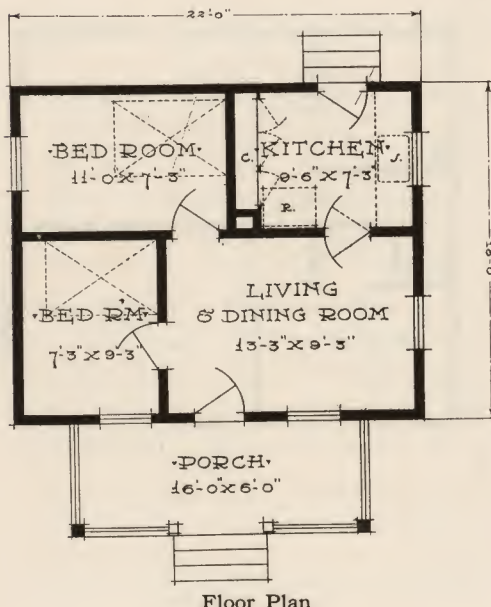
The Gladken is a simple Home, yet see how neat and trim and sturdy it stands. It is not elaborate in any sense, still it lacks for nothing that money can buy at the price.

Any man who possesses ordinary skill can build this pretty little Home in a few days — or in spare time.

The construction is simple. Every piece is marked for its place and after the foundation is laid, it merely requires that you put each piece in its place.

Saves days of time. Saves hundreds of dollars. Saves years of reproach for building a common, ungainly "house." Here is where your dollars buy the most — where you will be treated with the utmost consideration and where you will get the best service to be found anywhere. In short, either you will be completely satisfied or we will refund without argument.

Let us save you \$200 clear on this wonderful home.



Specifications and Terms

Price, \$382
4 Room Home

Cash Discount, 5%
Size 18 x 22

Net Price, \$362.90
See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 6 inches.

Center sill, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Straight from Forest to You

Specifications and Terms

Price, \$728 Cash Discount, 5%
 Net Price, \$691.60
 5 Room Home Size, 28x24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

Floor plans reversed without extra charge.



The Virginia

THE finest parts of the finest trees in Michigan go to build this beautiful colonial Home. The timber is cut in our own forests — sawed in our own sawmills — dressed, trimmed and cut in exact dimensions at exact angles in our own Home-building mill.

And only the best part of each log is used for the Sterling grade — the clear, sound, solid part next to the bark.

So you will find in this trim, colonial bungalow, quality unequalled at a price that forbids competition.

The Virginia is a pretty large residence — four large rooms and bath, three closets, fireplace and magnificent porch. And upstairs is a storage room, reached by hidden ladder in the coat closet.

It is amazing to think of a 28 x 24 foot Home — 28 x 8 foot porch, made from the best materials — for \$695 *complete*.

Only a system like ours could hope to give such values as this and exist. We do it by the sheer volume of our business. *Over 1000 Homes were built in our mills last year.*

You can picture this living room in the winter with a nook on each side.

And in the summer, imagine this delightful porch with its cool vines on each end and a porch seat swinging under the extended roof.

Note the porch columns — the bracket supports — the wide steps.

Note inside the handy arrangement of closets and rooms. See how one bedroom and the bathroom are separated from the living room by a hall. Look through the kitchen. How roomy, convenient and pleasant.

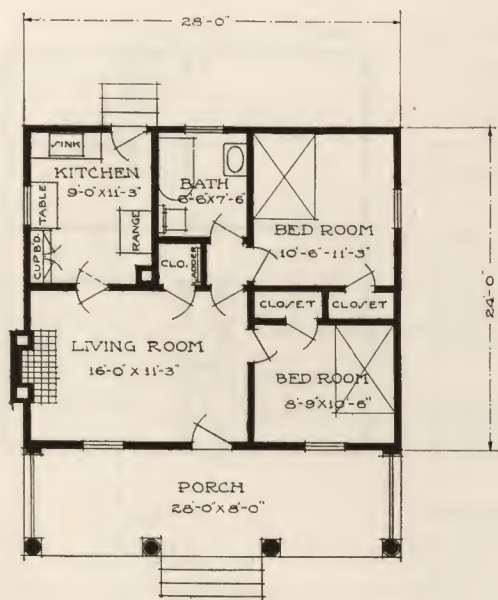
If you want a Home, not a "house" — if you seek comfort, refinement, beauty and convenience — if you want the decorative and furnishing suggestions of the most practical women advisers we know, you can have it all in The Virginia — and save over \$400 in cold cash!

Things you have never dreamed of can be added at small expense to finish out the Home. Small things — but not common things. Since each Home must be treated to suit individual cases, we cannot tell what should be done until we hear your story.

Write to us about all Home matters — your plans for corners and shelf room and lighting equipment — furnishing this room or that — what can be added to improve or what should be left out. Feel free to come to our advisers with any question about your Home arrangement. You will thus receive the experience of many others who have the same problems. It is interesting to note how differently people work out these things.

We also have a landscape artist whose entire time is given to serving our customers.

It will pay you *in every way* to buy this Sterling Home.



Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

Looks Like \$3000—Costs \$995

Specifications and Terms

Price, \$1048 Cash Discount, 5%

Net Price, \$995.60

8 Room Home Size, 24 x 26 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, $1\frac{3}{4}$ inches thick, 3 feet x 7 feet.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Senator

NO matter where you live or what your buying facilities are, you could scarcely get the bare materials for this Home under \$1,200. Remember, this is a large Home. There are eight big rooms and four closets. There are special windows and roof-braces on three sides.

Yet you can buy all this material complete for less than \$1,000 — two-thirds of the carpentering will be already done on it — and every piece will be stamped with the Quality Mark, "Sterling."

Your lumber dealer will tell you that it isn't safe to do business by mail when he himself buys nearly all of *his* material by mail.

He will tell you that our lumber is poor when he himself may be selling the very lumber from our mills which was refused our O. K., then sold to brokers and wholesalers and distributed all over America.

Remember, that we own forests and mills and select our lumber.

Your carpenter may be "doubtful," too. If he is a real carpenter, he will not for a minute deny that we save you a lot of money. And he will advise that you buy a Sterling Home.

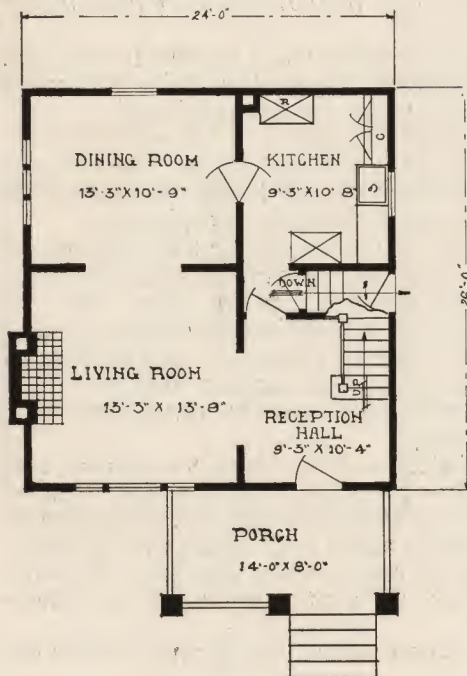
No man can compete with our labor-saving machinery — no twenty men. And they know it.

The plan, you can get no other place. It is protected. After you have studied the beautiful lines outside and the model arrangement inside, you will understand *why* we protect it.

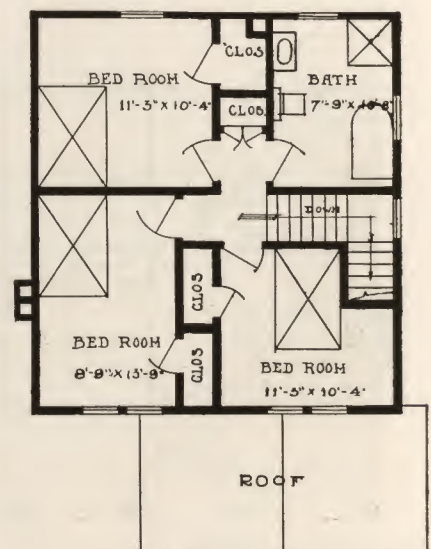
There never was a Home design any finer than this. A delightfully big, broad, sunshiny Home with a place for everything.

Read on page 70 how it compares with "The House Across the Street."

Only \$628.80 is necessary to bring this Home complete. Then \$17.47 per month pays the remainder in two years.



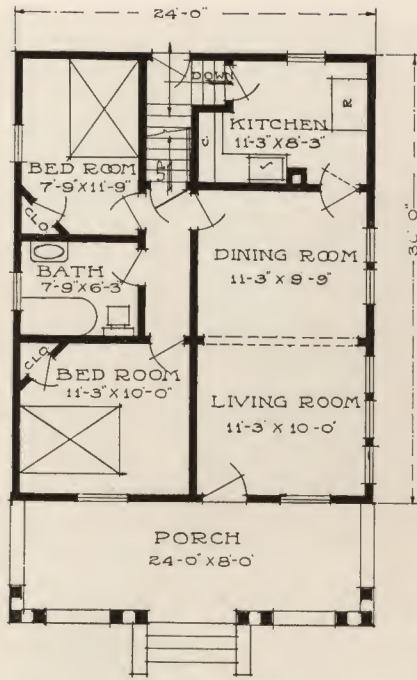
First Floor Plan



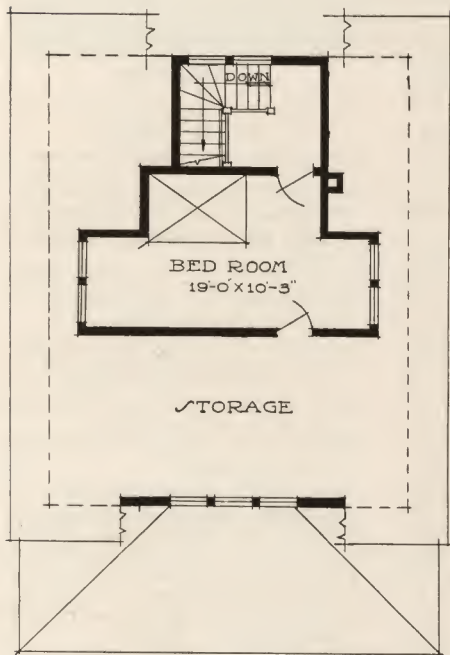
Second Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

Seven Rooms and Bath—\$997



First Floor Plan



Second Floor Plan



The Carleton

FOR your own satisfaction sometime, draw one of our Home plans on a rough sheet of paper showing dimensions, etc. Take it to a contractor and ask how much the materials would cost alone and ask how much for labor on these materials. Then take 40 percent off the material estimate and you have the cost of our Home as we send it. Take 60 percent off the labor estimate, add, and the complete cost is before you.

The Carleton contains the same grade of materials that we put into every other Home—the best in the world for their purpose.

The front porch is very generous in size with railing seats entirely around it.

Living room is splendidly lighted and large enough in itself. Upon adding the dining room through the wide, open door, it becomes twice the size.

This arrangement is very popular with all informal people. They prefer a plan which is elastic, allowing space enough for all purposes and permitting enlargement on occasions. Note the double windows in the dining room and the door into the passage at the left.

This kitchen with its connected cupboard, table and sink, is the plan of our women advisers who insisted on making it large and who arranged it to please. A small back porch can be added if found necessary.

Note the passage which connects the downstairs bedrooms and bath with each other with the upstairs and with the living rooms. Passages like this are found to be very convenient in addition to separating the private part of the Home from the more public rooms.

The bedrooms are ample in size with corner closets and large single windows. The bath is handy, spacious and well-lighted.

Putting the stairs in the back of the Home, permits more room in front. The rooms on the second floor can be put to different uses. A den, if the bedroom is not needed. A play-room instead of storage, or two bedrooms on occasions when more sleeping room is needed.

The Carleton can be erected in twenty-one to twenty-seven days.

Specifications and Terms

Price, \$1050

Cash Discount, 5%

Net Price, \$997.50

8 Rooms

Size, 24 x 30

See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{4}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick,

2 feet 8 inches x 6 feet 8 inches; front 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Five Room Cottage—Remarkable Value



The Marigold

WE doubt if there is a lumber firm or a house concern in the world that could sell you enough *common* material to build this Home for three hundred and ninety-eight dollars.

The material, alone — not cut-to-fit but the bare stuff itself as it comes — costs these agents and retailers so much that there would be no profit left at that price.

But The International Mill & Timber Company owns forests and mills — owns machines that do the work of an army of men — owns plans and designs that cannot be duplicated — and has the power to select for you not only the finest fifty Home plans that man can conceive but in addition, the finest lumber that money can buy. The Marigold is one of the results of this tremendous combination of all that goes to make up a real Home.

Complete material — every piece cut-to-fit and stamped “*Sterling*” — is furnished for \$398!

This exceptional Home is one of the most popular ever built. You can easily see *why* by studying the plans, reading the specifications and noting the price.

From the delightfully spacious living room to the model kitchen there is little left to be desired.

There may be an advantage for you in one plan or the other. It is according to your tastes. But we venture to say that both offer you advantages that cannot be equalled or even approached.

The Marigold can be built in eight to ten working days, saving you nearly \$250.

Please specify which plan you prefer.

Specifications and Terms

Price, \$385 Cash Discount, 5%
Net Price, \$365.75

5 Room Home Size, 24 x 20 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 8 feet 6 inches.

Floor joist, 2 x 6 inches.

Center sill, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

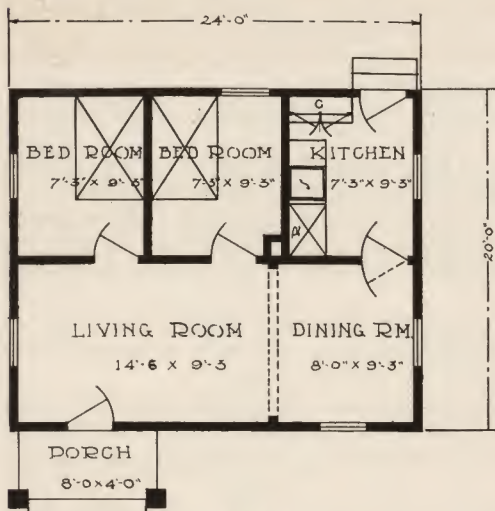
Doors, inside and outside, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

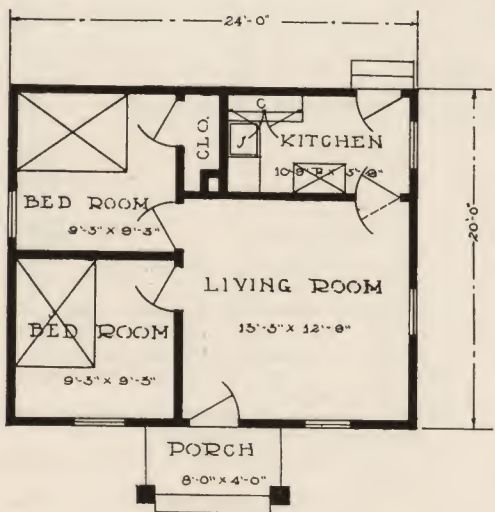
Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside. All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



Plan A



Plan B

The Sterling Stamp on Your Home Means the Same as on Your Silver

Beauty and Strength in Every Line



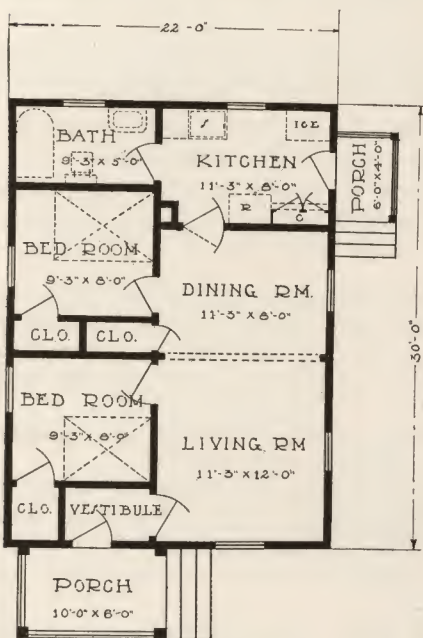
The Summit

THIS Home is wonderfully pretty. It is *unusually* pretty although its lines are straight. The two porches are more than ornaments. They are comfortable and practical. The graceful roof brackets and the rafter extensions add a spicy touch of decoration in good taste. Now see the admirably arranged interior. Note the cosy vestibule. Look down this long living and dining room. There is a coat closet in the center and two bedrooms which open on the sides. Note the closets in these rooms.

The kitchen may be entered from the side porch or swinging door from the dining room. It offers a built-in cupboard, just in the right spot. There is a place here for sink, table, ice box and range. And just a step away is the handy bathroom.

If you have \$900 or \$1000 to buy your Home with — and you like this plan, you may save from three to four hundred dollars by one move.

And you can see the material before you pay. You can *satisfy yourself* this way. We are willing to come all the way to meet you with our goods and trust to your fairness. We trust our quality for we know how *much* better it is, and how delighted you will be.



Floor Plan

Specifications and Terms

Price, \$588 Cash Discount, 5% Net Price, \$558.60 6 Room Home Size, 22 x 30 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce. Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc. Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Put \$300 More Into Furniture

Specifications and Terms

Price, \$524

Cash Discount, 5%

Net Price, \$497.50

4 Room Home

Size, 26 x 22

See page 14

All lumber furnished will be hemlock, red cedar, yellow pine and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4 inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1 inch hemlock.

Bevel siding, 6-inch red cedar, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{8}$ -inch thick, primed and glazed with double strength glass.

Doors, inside and out, 1 $\frac{3}{8}$ -inch thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including locks, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Syntax

CONSIDER this smart, sensible little Home. Study it. See how your things will fit into it nicely. Imagine owning this picturesque place with its extra-fine porch and comfortable living room and everything you want right at hand.

Study this plan. It's worth your attention. The Sterling System enables you to obtain this Home with \$300 worth of furniture at the price you otherwise would pay for common materials alone. Three hundred dollars are the savings of a good year's work. Would you give a year's labor away to support a worn-out, old-fashioned, building system?

Think of working another long year to get back this sum which you merely hand over to people who do nothing to earn it.

Why it would be an amazing piece of foolishness.

None of us have any respect for the man who does not really *earn* his living.

The broker does not add value to anything he touches — only *price*! Then, he gets what he adds *himself*, without creating anything.

Lumber is no better after it passes through the wholesaler's hands. But it costs more. Why should it?

The retailer doesn't plane or finish or polish or trim or make the lumber better in any way. Yet those who buy from him must pay a big extra tax.

Isn't it wrong?

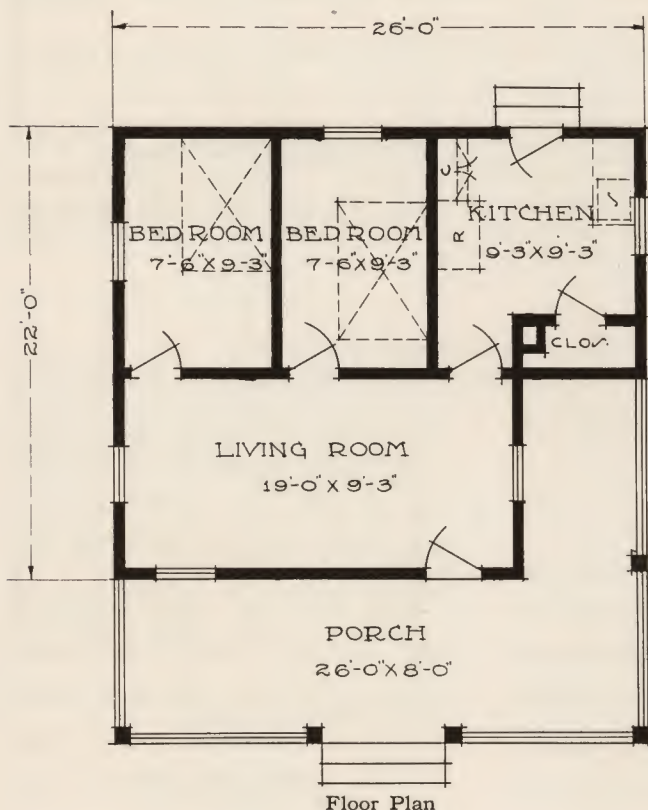
And the carpenter — an honest, good-hearted fellow — has no business using up his time measuring, sawing, fitting and wasting lumber when our new machine inventions do the same work in a jiffy at a small fraction of the cost and waste practically nothing.

Every man should live on what he *creates*. He should get no more.

If you have bought the land for this Home — if you do not need any new furniture, there is one other thing you and every man ought to have — a bank account.

That \$300 will be a good nest-egg. It will come in handy some rainy day.

You have \$300 in your hand. Are you going to deposit it in your name — or in the other fellow's?



The Sterling Stamp on Your Home Means the Same as on Your Silver

The Model Home for Two



The Mosstone

EVERY one is struck instantly by the piquant charm and quaint simplicity of this little marvel. It brings Home straight to your heart. With its broad, low roof, half-shingled sides, pergola and porch, The Mosstone possesses a very unusual beauty. Summer and winter, this place offers the supreme degree of comfort. The cosy porch and the vine-covered pergola with its built-in seat are luxuries in good weather. Then when it's cold see how comfortably the interior is arranged.

It is something new to have an "air-tite" coal-bin inside the Home. But it's mighty handy.

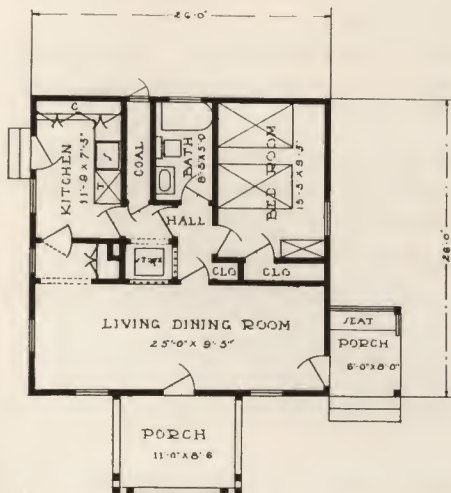
See how the stove is hidden, behind a specially designed lattice, only a step from the bin.

Then the entire Home is planned with such open freedom that the heat from this stove will reach the most distant corners.

Now, note the extremely large living room with its two doors and three broad windows. Take notice, also, of the handy closet in the hall. See how each room is directly connected to every other, although the more private are fronted by the hall. A big bedroom and closet. Built-in cupboards both in kitchen and butler's pantry.

This is what we call a three-unit Home. The kitchen or working room is one unit. The bedroom and bath or private rooms are the second. And the living part of the Home is the third. See how the hall and pantry separates the Home into these three divisions. Can be erected complete in fourteen to seventeen days.

Specifications and Terms



Floor Plan

Price, \$768
5 Room Home

Cash Discount, 5%
Size, 26 x 26

Net Price, \$729.60
See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.
Built-in cupboards.
Height of ceiling, first floor, 9 feet.
Floor joist, 2 x 8 inches.
Center sill, 6 x 8 inches.
All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.
Joist, ceiling joists and studding spaced on 16-inch centers.
Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.
Bevel siding, 6-inch red cedar, or shingles, clear and knotless.
Shingles, red cedar, extra Star-A-Star grade, clear and knotless.
Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.
Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.
Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.
Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.
Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.
Best wood lath and plaster, or patent plaster board if desired.
Plenty of paint, stain and varnish for two coats, inside and outside.
All steps from grade to first floor, unless cement.
We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Modern Miracle—Complete for \$656



The Miracle

THERE never was another such offer made to an American Home-builder. This beautiful, artistic, individual bungalow — *complete, for six hundred and fifty-six dollars!* Think what that means! Can you buy such a Home any place else? Can you buy the material alone for *twice* the price? *No!* You cannot get the plan or the material *any* place at *any* price.

And we give it all to you — the famous plan — the Sterling material for *less* than seven hundred dollars!

Not a “botch” to be seen in the whole building. Not a flaw in the Home. Truly, *isn't* it a “Miracle?”

This porch with its costly, square taper pillars — its latticed covering — its beautiful railing — its step-seats — would *alone* cost you nearly two hundred dollars by the old system.

Then note the extended roof and the studded panel beneath the window trim. See the panel door — the curved roof-lines. Catch the trim, snug beauty of its whole appearance.

And how different it will look in the spring with its porch-seat and flower-baskets! It requires only Nature's touch to transform this marvel of loveliness into the most beautiful setting that man can hope to devise.

If you are buying Home happiness instead of cold materials; if you want a Home — not a “house;” if you want *comfort, refinement, ease* and the feeling of true pride in ownership, here it is for you — the master-stroke of the Famous Fifty — at a price but half what you expected to pay.

The Miracle is guaranteed to fit in the most permanent manner with all Sterling materials.

Only one will be sold to each community. The first buyer will be protected for a lifetime against copy or infringement of his rights.

Note every little thing about this Home, from the fine, big porch to the handy little bathroom.

It is often said that the eyes of a Home are its windows. Surely, nothing could give the passer-by a better idea of its owners.

See how broad are these windows — how graceful with their taper trim — how neat in white against the soft brown background.

The Sterling Stamp on Your Home Means the Same as on Your Silver

The living and dining rooms are as light as outdoors. It is a charming place, this room. It is so *near* to you in a "homey" way. It suggests *ease* and *restfulness*—and plain, good comfort. Handy, isn't it, to every other room yet not too close.

Two bedrooms—snug size. One with its wardrobe or curtained closet in the alcove—the other with its closet across the little entry hall.

Both are spacious rooms—handy and lighted by a big, broad window.

The bath will be just what you make it. Plenty large enough and very convenient.

And the kitchen—splendidly arranged—splendidly lighted—airy—roomy—and leading into the dining room through swinging door.

Fireplace Can Be Added

A corner fireplace or grate may be added in the front right-hand corner with cosy seat under each window.

This is our suggestion to builders who can afford this luxury. For while we make no extra charge for cutting our material to fit such a plan and will gladly give you a revised design which includes this cheerful comfort, the additional expense must be figured in, varying slightly according to your location.

Complete information will be supplied to those interested in our suggestion.

It is a very simple thing to build this Home under our directions.

The complete material comes ready for its place. Every piece mechanically perfect—marked—assembled, requiring only a final fitting.

The Miracle can be erected in just fifteen working days.

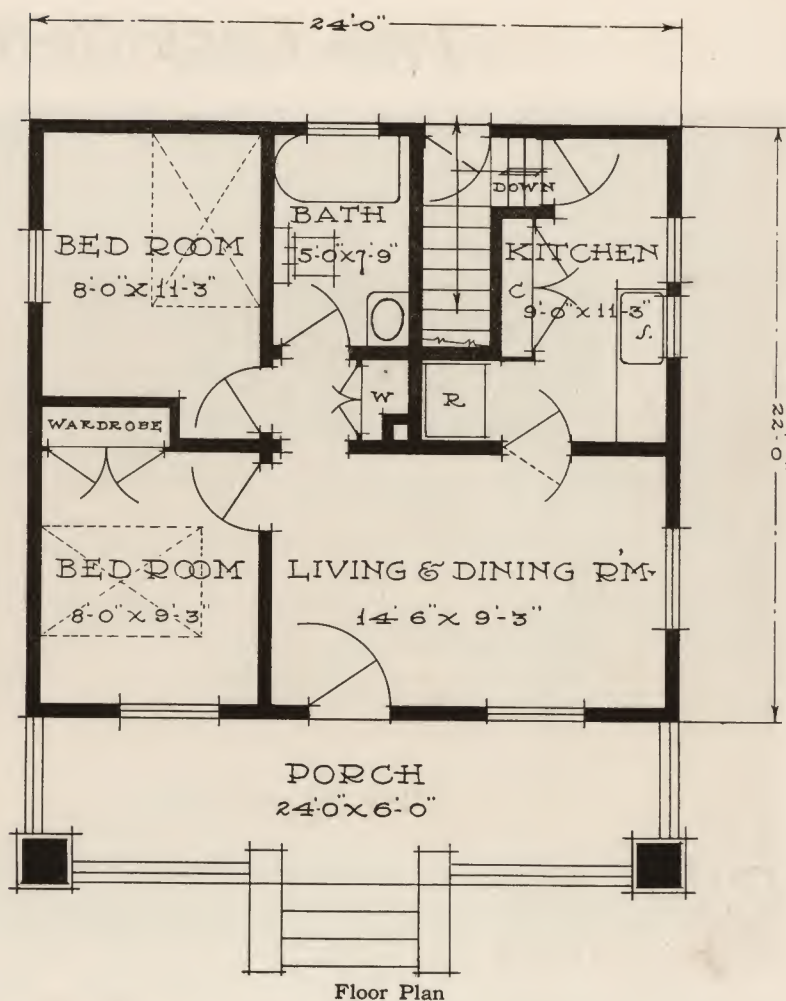
—And Remember!

These are not common materials which we send at this price—\$656.45! Every inch of lumber is selected Sterling—every particle of paint, plaster and every piece of hardware is special in *quality*, as well as *price*.

In fact, we require you to send only \$414.60, allowing a small rent payment to settle the balance—\$11.52 per month, or less than 39 cents a day. You could never rent such a Home for that amount. So after all this modern miracle will *cost you but little over \$400*.

If you need your cash for some other investment at this time, we advise you to buy on the two-years-to-pay plan.

Let us advise with you about this plan—right away before the building season is over.



Specifications and Terms

Price, \$691 Cash Discount, 5% Net Price, \$656.45
5 Room Home Size, 24 x 22 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joists, ceiling joists and studding spaced on 16-inch centers. Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Cosy Cottage—\$250



The Heather

CHOSEN because for a small Home nothing has ever been found that is more practical.

The Heather is a plain, simple, little Home, with three rooms. Yet it is just as durable and as strongly built as any of "The Famous Fifty."

The finish is all knotless Sterling lumber, every inch. The windows, the flooring, the siding — everything inside and out is the same standard grade that you find in all Sterling Homes.

Here is a tasteful little place with a degree of originality in extended roof, porch-shelter and Craftsman door.

"Be it ever so humble" — just so it's a Sterling Home.

Some of the greatest men in America have lived in far less comfort and they often say that those days were their happiest.

Your choice of these plans may depend on the position of your lot. The rooms are the same size in each except the living room is longer and narrower in one case — shorter and deeper in the other.

The porch entrance in plan A is somewhat unusual since the living room is entered from the side.

These living rooms are remarkably spacious. Just half of the Home is given over to a fine, large lounging room. Stove may be placed in the center near the flue and the corners offer splendid possibilities for comfortable furnishing.

Our women advisers have some very pleasing suggestions to make on the furnishing and decoration of The Heather. Simple touches that cost very little yet add immensely to home comfort and refinement. This information will be gladly given to any who are interested. Our Home Planning Department is the central exchange for thousands of Home ideas, and it will pay you to get them.

Any able-bodied man can fit this home together in a week since all pieces are cut, marked and ready.

Our charts show where each piece is to go and everything is furnished even to the nails.

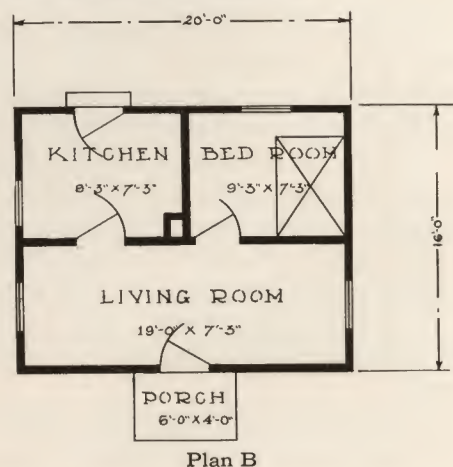
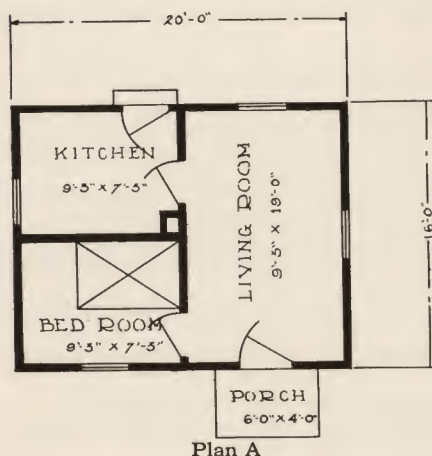
Color card will be sent giving choice of paints and before you realize it, The Heather will be finished, furnished and ready to occupy.

You will save nearly \$200 on this home. You will get the very best materials.

You will have real pleasure in putting it together.

And you do not have to wait on hand-saw, hand-measure methods.

In ordering please write very plainly which plan you prefer. You will be delighted with The Heather.



Specifications and Terms

Price, \$264 Cash Discount, 5%

Net Price, \$250.80

3 Room Home Size, 20 x 16 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 8 feet 6 inches.

Floor joist, 2 x 6 inches.

Center sill, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{3}{4}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weight, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

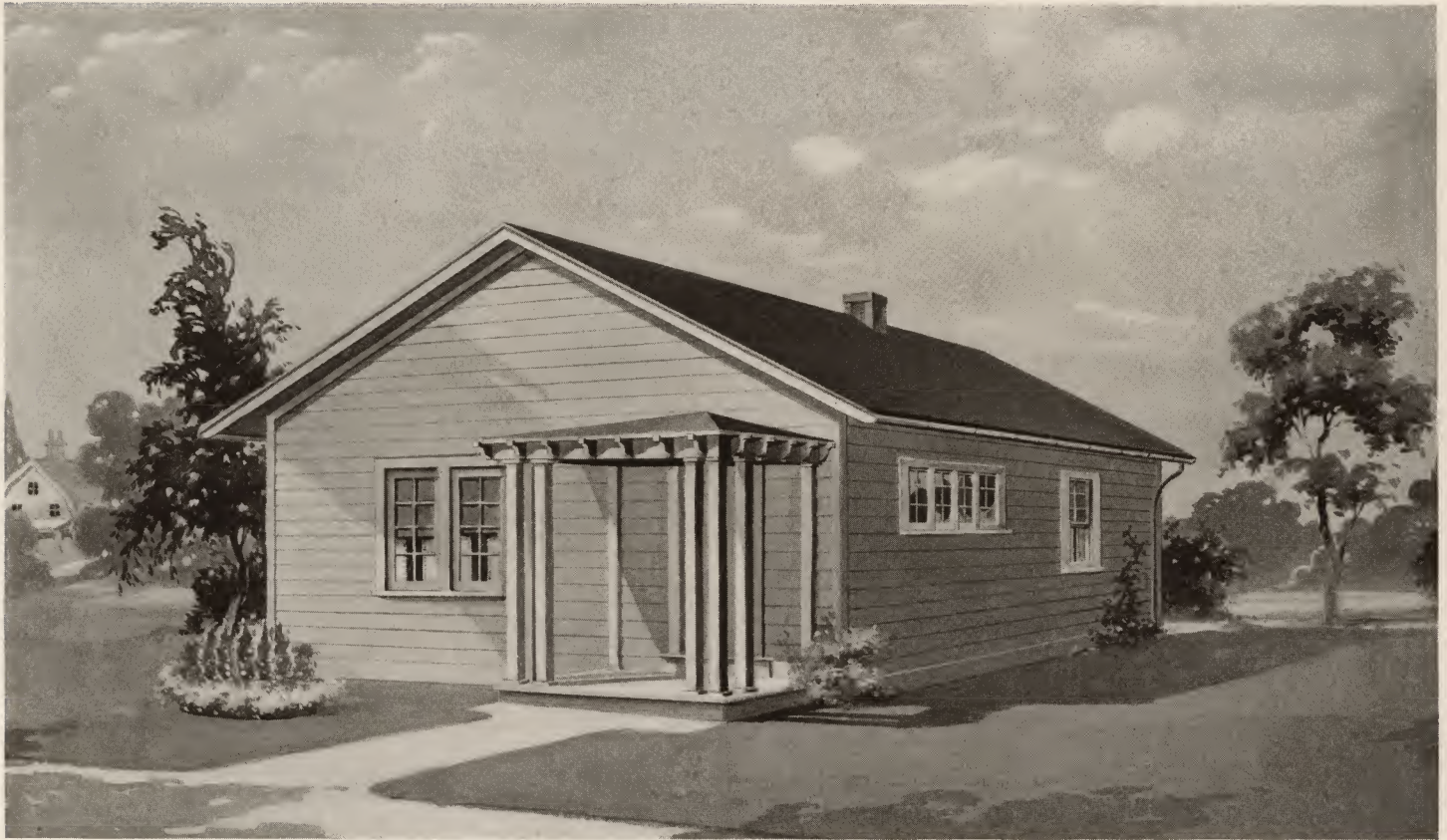
Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Your Choice of Plans—\$464



The Mignonette

PERFECT taste — yes, *perfect* — every line of this dear little Home place. No frills — no “gew-gaws” — just plain, perfect taste from the broad, low roof to the picturesque porch.

Note the casement windows — the stately porch columns. See how gracefully every line blends with every other.

The Home is like a bar of music. Every tone must “chord” — not two or three but *all* must be harmonious.

The architect as an artist *feels* every line he draws like the musician *hears* every tone he plays. And so has our architectural department selected the finest of all designs — The Famous Fifty — by reason of their tasteful beauty and harmony.

Fine, big living rooms in both plans. Three windows. Swinging door into kitchen. Open door into hall which connects with bedroom. Roomy — light — comfortable and convenient to all parts.

Plan A shows big closet next to bathroom where it is handy to all rooms.

Plan B shows a built-in cupboard in the hall which leads from living room into back bedroom. In this plan, both bedrooms open into bathroom and there is direct closet room for back bedroom.

The kitchens are equally convenient. The Mignonette can be built in ten to twelve days — and saves about \$300.

Specifications and Terms

Price, \$489 Cash Discount, 5%
Net Price, \$464.55

5 Room Home Size, 20 x 28 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine or spruce of Sterling quality.

Height of ceiling, first floor, 8 feet 6 inches.

Floor joist, 2 x 6 inches.

Center sill, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

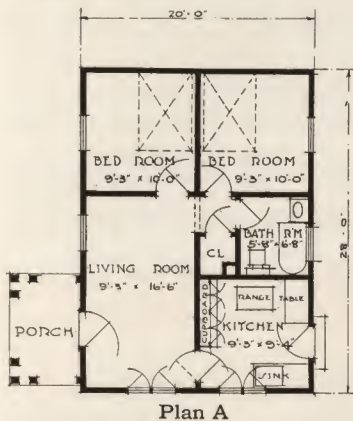
Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

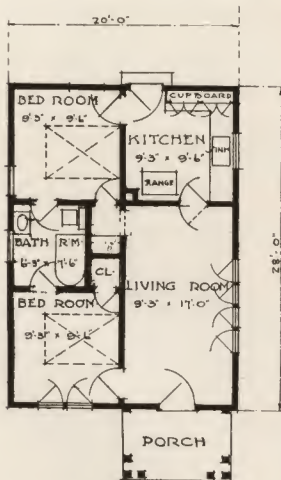
Best wood lath and-plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement. We do not furnish basement stairs or basement windows at above price.



Plan A



Plan B

The Sterling Stamp on Your Home Means the Same as on Your Silver

Superfine in Quality and Comfort



The Margate

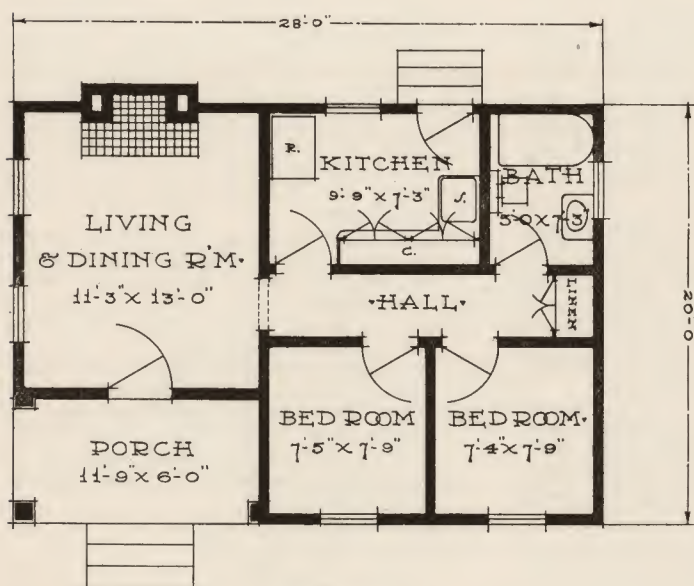
WITH popularity to judge by, this Home is one of the finest of its type to be found anywhere. It certainly is a wonder. From the extension porch to the linen closet in the hall, everything is complete — nothing missing. The exceptionally handsome living room is mighty attractive when the nooks are filled in and the fire is blazing. It is well lighted by two cheerful windows and front door. Handy to the kitchen although not directly connected. You will notice that The Margate is another of our three-unit designs. Each division is apart yet conveniently at hand.

The kitchen is light and roomy. Contains a Sterling built-in cupboard and has a convenient place for everything. Our Women Advisers know kitchens. They have had many years' practical experience in this work and are recognized as authorities by domestic experts.

The bedrooms are cosily arranged off the hall — handy to bath and linen closet. The bath permits all equipment with room to spare.

The Margate doesn't put on airs although buyers feel proud of it. It's a sincere, sensible Home — comfortable, livable and contains all that a Home needs.

Taken as a whole, we like it about as well as any of the same type in our Fifty. Certainly, there are very few Homes that resemble it ever so slightly. None can excel it in quality, comfort and price.



Floor Plan

Specifications and Terms

Price, \$493	Cash Discount, 5%	Net Price, \$468.35
5 Room Home	Size, 28 x 20	See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Built-in cupboard.
Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 6 inches.

Center sill, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Only One in Each Community



The Trystêle

NO one living within ten miles of your Home can buy the same plan from us unless they have your written permission. This is part of our system. We protect our buyers absolutely. And if anyone dares to copy or infringe on your rights or our rights in any manner, we will carry suit to the highest court. Sterling plans are worth thousands of dollars. Every one agrees that for *style, comfort, quality, beauty, refinement, price, precision, variety and speed of construction*, there is no other list or method that even compares.

Our forests and mills protect the quality, price, precision and speed. But our plans — “The Famous Fifty” — can be imitated. So we will be forced to prosecute offenders severely.

You would do the same thing if you were in our position. We *have* to be strict or these priceless plans will be common property.

Take for instance, The Trystêle with its special plan, arrangement and equipment — every line is protected from the porch to the basement stairs.

The living room is our own creation. Big — light and airy. Built-in bookcases, kitchen handy.

The hall separates three fine bedrooms with closets from the living room and the kitchen.

Note in the front bedroom, the individual closets — the window-seat, containing clothes hamper — the two windows. Other bedrooms, while smaller, afford plenty of room.

The bath is very convenient. The kitchen is a model, aisle-arranged working room. Plenty of light and space everywhere.

Five hundred dollars saving on this Home will come in mighty handy. You can be living in The Trystêle in less than four weeks, and that \$500 will go a long ways on new furniture.

Specifications and Terms

Price, \$796
6 Room Home

Cash Discount, 5%
Size, 32 x 24

Net Price, \$756.20
See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

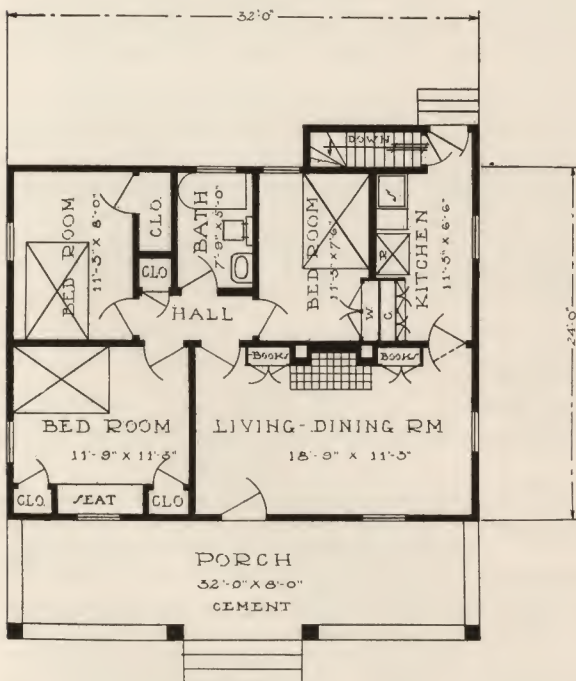
Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



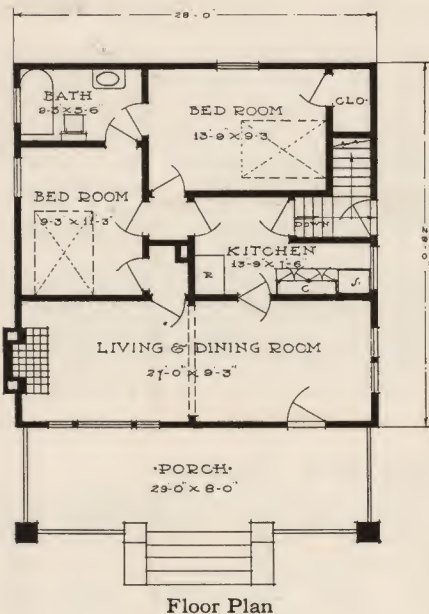
Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

Sterling Style and Sterling Comfort



The Broadway



STERLING style, Sterling quality and Sterling price. There you have the whole story except the Sterling saving in time. Style is written in every line — comfort, inside and out. The dormer adds piquancy to the effect while the broad, even lines of the roof and the deep, set-in porch suggest a very refined taste.

Study this porch. See how wide it is — how elegantly appointed. Note the graceful brace which supports the roof. The panel railing is charming. Yet when actually seen The Broadway is twice as delightful.

You *expected* to find this living room with its fireplace and extended dining room. It is a splendid apartment. Plenty of sunshine and plenty of room.

Now note this unusual arrangement of rooms. Every room in this home is but a step from every other room. The kitchen, however, opens directly into none but the dining room. Different, isn't it? An admirable plan.

Both bedrooms are connected with the bath. Both are well-lighted. Both are uncommonly roomy.

There is a grade entrance at the side leading to kitchen and basement. The kitchen is so arranged that the cupboard and sink are conveniently placed entirely out of the way, yet are extremely handy.

If anything could add to the comfort of this popular Home, we would be very glad to include it. But we think it is perfect.

The Broadway comes to you as the lowest priced Home of its class in America. It saves you, we figure, nearly \$600. And it includes a grade of material that no common builder could ever hope to equal.

Specifications and Terms

Price, \$893 Cash Discount, 5%

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Net Price, \$848.35 6 Room Home

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Size, 28x28 See page 14

Doors, inside and rear, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, 1 $\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement. We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Beauty—Complete \$661



The Florentine

A REAL "Craftsman" Bungalow. Beautiful — comfortable — durable. One of the most popular of all "The Famous Fifty." One cannot help liking this smart, stylish, little Home. And the price is amazing. People who are accustomed to buying under the old system are astounded at the way we sell our materials, cut-to-fit at almost half less.

The Florentine is a picturesque dwelling. Broad, low lines—trim—snug—the last word in design. Note the pretty porch—the railing seat—the mission roof with its artistic braces. Now see the taper trim on the Craftsman panel door and windows. *Different*—from just a "house."

The roof extends on all sides and is supported by graceful brackets. The main body is stained a deep, soft brown with windows, door and porch trimmed in ivory white. Roof may match sides or may be stained a beautiful dark moss green.

There is much to see inside this Home. The combined dining and living room—nearly 140 square feet in all. Fireplace—built-in bookcase and inglenook, on each side. Handy little wrap closet.

Kitchen with swinging door. Fine, wide sink and table — corner cupboard — basement and rear-door at hand.

Note that the working, the living and the sleeping parts of the Home are all separate yet directly connected.

This is a natural arrangement. Private rooms should be protected. And this often saves embarrassment.

The bedrooms in the Florentine are amply large. Plenty of space for curtained closets and under shelves. Our women advisers can tell you how to make these bedrooms more convenient than if they had closets. Address all such questions to our Home Advisory Department.

Bathroom is of good size and located only a step from every other room. Like the bedrooms it is lighted by a broad, taper-trim window.

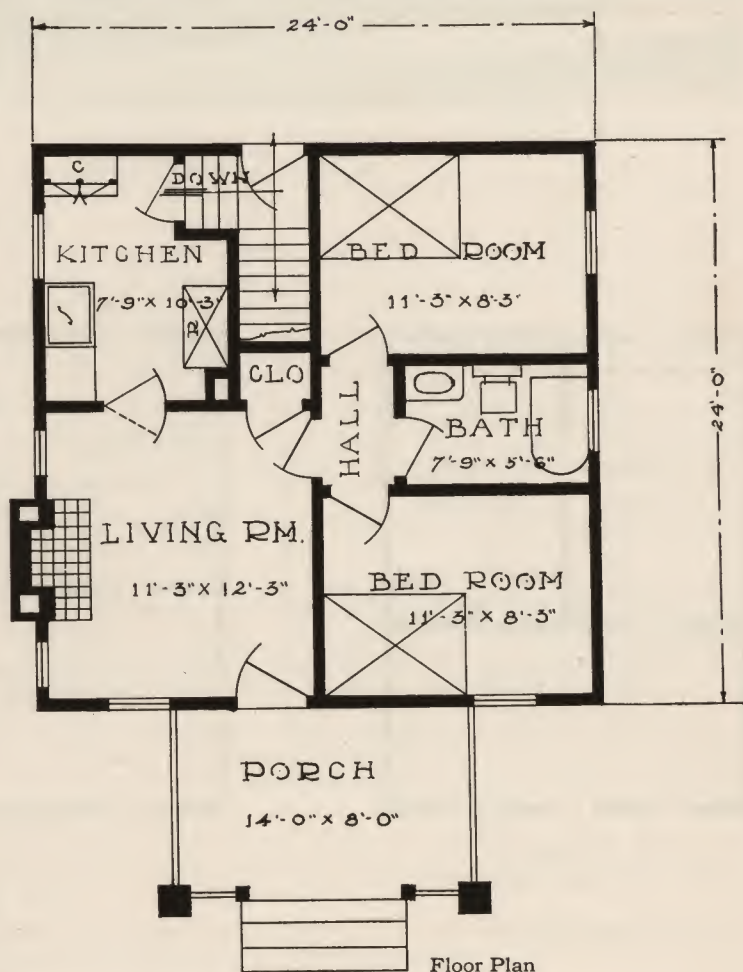
The Home encloses nearly 600 square feet of floor space and you must agree that every foot is perfectly utilized.

The Florentine will save you nearly \$500 and every foot will be clean, straight, solid, seasoned Sterling lumber. Write to us. Learn more about this wonder.

Specifications and Terms

Price, \$696 Cash Discount, 5%
Net Price, \$661.20
5 Room Home Size, 24x24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality. Height of ceiling, first floor, 9 feet. Floor joist, 2 x 8 inches. Center sill, 6 x 8 inches. All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock. Joist, ceiling joists and studding spaced on 16-inch centers. Sheathing for sub-floor, wall and roof boards, 1-inch hemlock. Bevel siding, 6-inch red cedar, or shingles, clear and knotless. Shingles, red cedar, extra Star-A-Star grade, clear and knotless. Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless. Outside finish and trim, white pine or spruce. Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless. Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass. Doors, inside and rear, $1\frac{3}{8}$ inches thick; 2 feet 8 inches x 6 feet 8 inches; front, 3 feet x 7 feet; $1\frac{3}{4}$ inches thick. Builders' hardware for complete house including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc. Best wood lath and plaster, or patent plaster board if desired. Plenty of paint, stain, and varnish for two coats, inside and outside. All steps from grade to first floor, unless cement. We do not furnish basement stairs or basement windows at above price.



The Sterling Stamp on Your Home Means the Same as on Your Silver

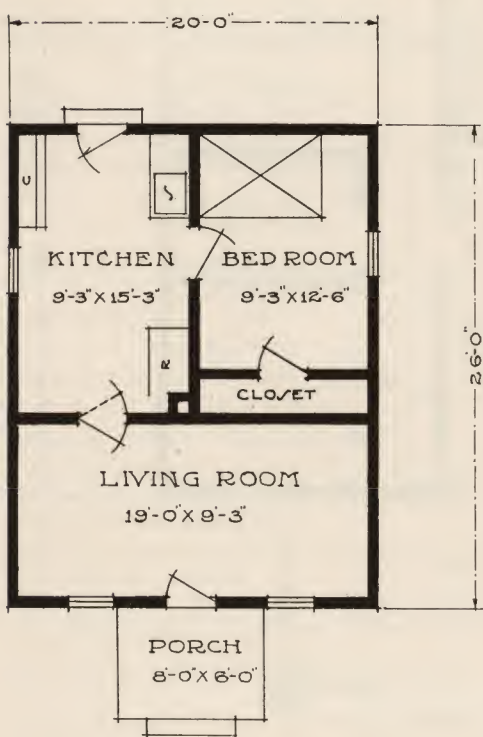
Saves You About \$250

THIS little dandy is one of the best sellers of all Sterling Homes. And see how attractively simple it is. The French facade entrance, extended roof and ornamental brackets are artistic touches which add a certain quaint beauty.

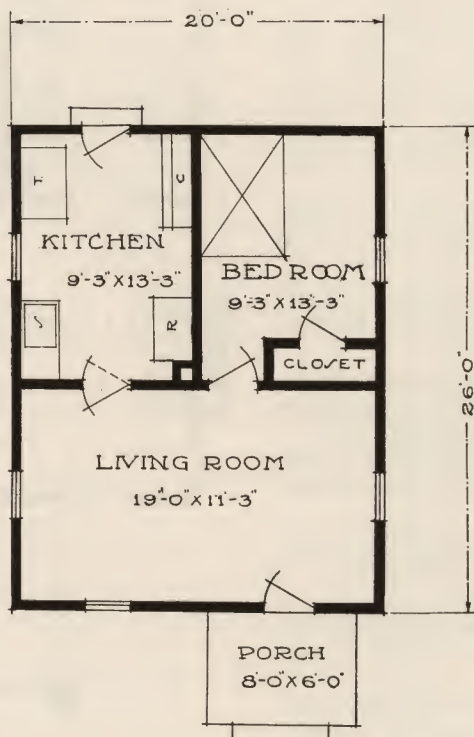
Two plans are offered. In plan A the living room is smaller while the other rooms with closet are larger. The bedroom does not connect with the kitchen. The porch sets squarely in the middle between two front windows.



The Grayling



Plan A



Plan B

Plan B allows more space to the living room — a splendidly large apartment — and in return cuts down the space of the other two. However, the rooms in both plans are exceptionally spacious.

There are many ways of making three large rooms like this into a very cosy, comfortable dwelling. Our expert Home advisers have many valuable ideas which you can use to great advantage. And since it is the greater purpose of this company to bring more Home happiness into the world, we offer all advice and information free.

We know of no other place where you can get such sound, practical information on all Home subjects. Remember these facts in connection with Sterling System-built Homes —

The finest plans,
The finest service,
The finest lumber,
The finest fit,
And — the lowest prices.

Send \$232 for this Home. Then pay \$6.45 a month for two years.

Specifications and Terms

Price, \$387 Cash Discount, 5%
Net Price, \$367.65

3 Room Home Size, 20 x 26 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality. Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 6 inches.

Sills, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{4}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Including Built-In Equipment—\$791

Specifications and Terms

Price, \$832 Cash Discount, 5%
Net Price, \$791.40

6 Room Home Size, 30x28 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.
Built-in alcove.
Built-in pantry cupboard.
Built-in linen closet.
Height of ceiling, first floor, 9 feet.
Floor joist, 2 x 8 inches.
Center sill, 6 x 8 inches.
All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.
Joist, ceiling joists and studding spaced on 16-inch centers.
Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.
Bevel siding, 6-inch red cedar, or shingles, clear and knotless.
Shingles, red cedar, extra Star-A-Star grade, clear and knotless.
Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.
Outside finish and trim, white pine or spruce.
Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.
Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.
Doors, inside and rear $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches. Front, 3 feet x 7 feet, $1\frac{3}{4}$ inches thick.
Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.
Best wood lath and plaster, or patent plaster board if desired.
Plenty of paint, stain and varnish for two coats, inside and outside.
All steps from grade to first floor, unless cement.
We do not furnish basement stairs or basement windows at above price.



The Normandie

A VOTE taken in our Architect and Plan Departments to find which we ourselves thought to be the best medium-priced bungalow in all "The Famous Fifty," resulted in the majority election of The Normandie.

Perhaps no more perfect Home was ever designed. The Normandie wins on points in beauty and attractiveness, comfort and convenience, adaptability to furnishing and entertainment, originality, arrangement and price.

The fine, wide porch scores high. The broad, low roof with its simple lines is a very good point.

The living room is fashioned like that of a wayside inn in Normandy. Hence the name.

The deep center alcove with its built-in seats or inglenooks — its wide mantel and its shelves above is one of the most delightful corners we have ever seen.

Imagine the family circle about this fireplace on cold nights when the blaze feels good. Could anything be more comfortable?

Now turn into the hall — another three-unit Home, you notice. See the roomy yet compact built-in linen closet. Consider how handily the bedrooms and bath are connected yet separated from the remainder of the Home.

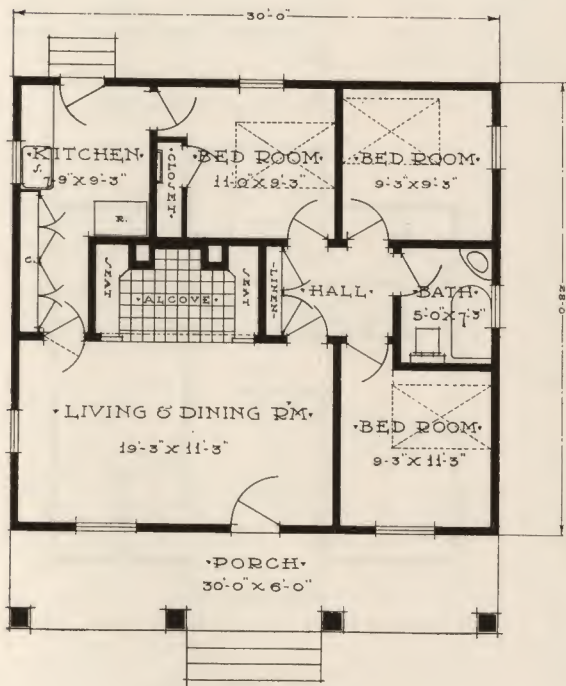
We find these rooms to be large, well-lighted and furnished with ample closet room.

Now the kitchen — one of the best we have. An extra-long built-in cupboard extends from the kitchen through the pantry. The sink is handy. Range where it should be. Refrigerator may be placed in the corner. Back steps behind — or a porch may be added at very small charge.

Have you ever seen a more complete — more comfortable — more original Home than the Normandie? You must appreciate what it means to be able to buy such a marvel for such a price.

The Normandie saves you well over \$500 and gives you the built-in alcove, pantry cupboard and linen closet with this marvelous plan.

There is no reason in the world why you shouldn't be living in The Normandie just four weeks from today.



Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Finest Home Built Under \$1500



The Carvel

A FAMOUS beauty — a Famous price. It has been called, "The finest Home built under \$1500." Six large rooms and bath, with large front porch and handy back porch — at such a price! Think of it! A thousand dollars will practically buy this Home complete. No wonder the carpenter gasps when you tell him what your Home cost — for he figures at lumber yard prices and he figures three times too much for labor.

And can he give you any design like this? Can he select for you the very best lumber in the log? Can he erect your Home in twenty-two days, sawing, measuring and fitting it by hand? Can he offer you any advantages over the system which shows complete advantage in every single point?

Here is The Carvel — with a splendid porch — a fine, large, light living room opening upstairs or into the dining room through open columns — a pleasant corner dining room and a model kitchen, large and light and convenient; with three fine big bedrooms and bath upstairs all opening off the small hall — mammoth closets — the cosiest little bathroom imaginable, all built with Sterling lumber, fitting into one solid building unit — all planned, cut and arranged for by the Sterling system and sold to you for \$1030!

Or you may buy under our two-years-to-pay plan, by sending \$651, and paying us \$18 a month rent for two years, when the Home belongs to you.

You get the title on the start, but we hold your obligation. It's a splendid way to build.

Specifications and Terms

Price, \$1085 Cash Discount, 5%
Net Price, \$1030.75

7 Room Home Size, 26 x 24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{1}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

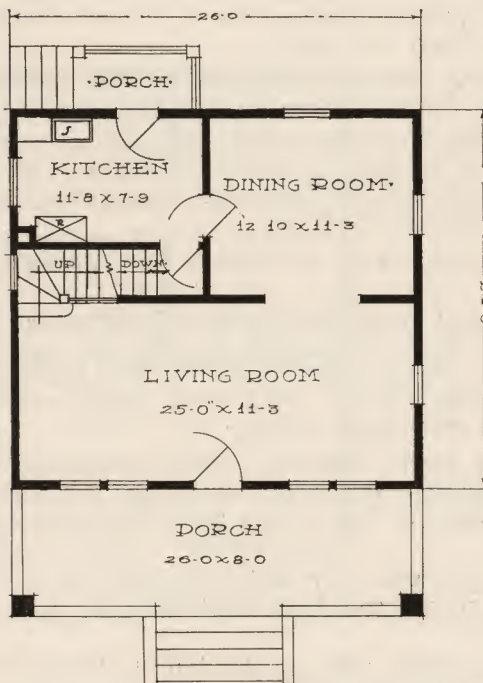
Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

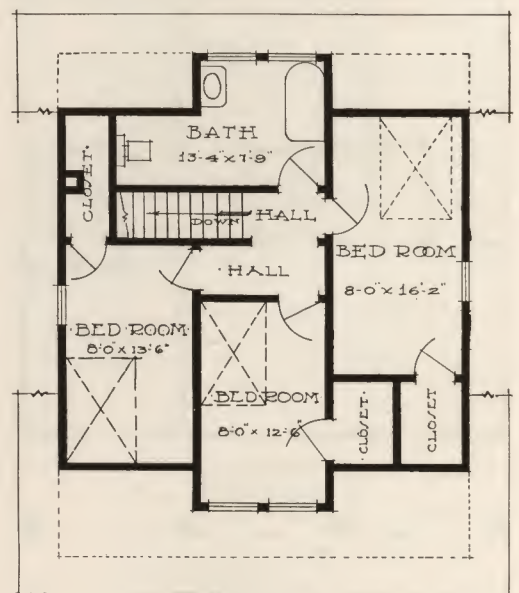
Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



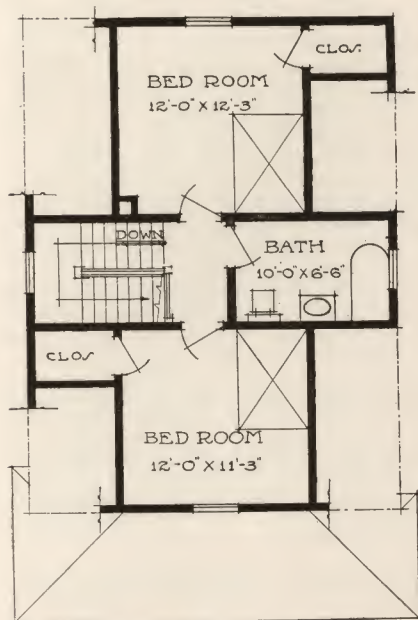
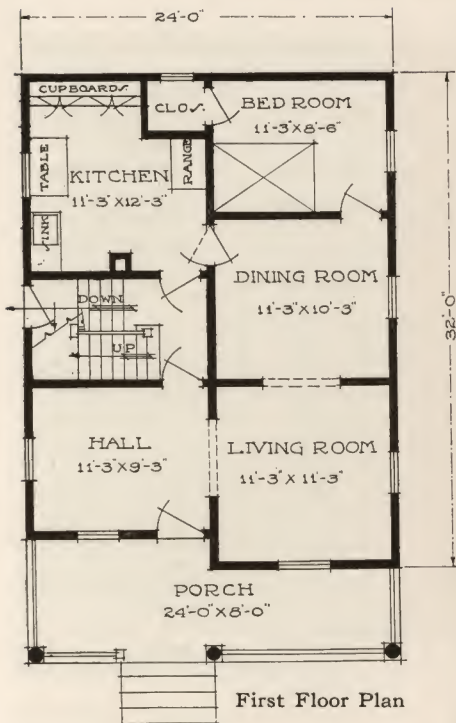
First Floor Plan



Second Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

Handsome Home with a Handsome Saving



The Frontenac

THERE are five important factors to consider in choosing your Home.

1. You should have a plan which fits your needs — in space, number of rooms, various conveniences, etc. — and a plan arranged to suit your taste in beauty, comfort and refinement.

2. You should be sure to get a No. 1 quality in all materials.

3. You should buy this Home at a just, legitimate price.

4. You should consider the length of time required to build.

5. You should look for practical service not only in building the Home but in suggestions for furnishing, decorating and landscape gardening. Now let us apply these vital tests to this Sterling Home — The Frontenac.

Plan. In appearance, refined, clean-cut, artistically substantial. No frills or ornamental vanities. Simple — sturdy — sincere.

Eight spacious rooms, well lighted and admirably arranged. Plenty of closet room. Handy bathroom. Splendid kitchen. Large hall and living room. Nearly two hundred square feet of porch room. Grade entrance at the side. Convenience a prime feature everywhere.

Quality. Sterling lumber throughout. Selected material from the rim of the log. Guaranteed straight, solid, sound-seasoned. Free from soft places, rot-knots, poor ends, worm-holes, etc. The very best you could ever hope to find by paying premium prices.

Price. Sold at producers cost plus producers profit. One profit to pay instead of three. One handling charge to pay instead of three. One carpenter bill to pay instead of three. No waste. Total saving easily *40 cents on the dollar!*

Time. All material ready-to-fit. Requires about one-third the time to build it.

Service. Complete drawings and blue prints furnished with masonry estimates. Information on all building subjects, including best methods of laying foundations, walks, chimneys, etc. Our Home decorating and furnishing suggestions are planned separately for each Home. Our landscape ideas will add to the beauty of your place. This Home will suit you and save you money.

Specifications and Terms

Price, \$1038 Cash Discount, 5%

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Net Price, \$986.10

8 Room Home

Size, 24 x 32

See page 14

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick,

2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Everything Furnished for \$296



The Martindale

YOU can buy a higher-priced house but you cannot *possibly* buy better quality than we build this comfortable Home. The Martindale by all odds is the lowest-priced, high-grade five-room Home in the world. It is a marvel in looks and a model in arrangement.

You will notice that you may have the same style in a different arrangement as shown by plan. Four rooms instead of five, with three closets and the same clever porch.

You can buy The Martindale, complete for \$296.40 and build it yourself in spare time. There is nothing to be done except to put each piece where it belongs. There is no measuring, sawing, laying out or fitting. Each Sterling piece comes stamped and marked. They fit together with machine precision.

Many people seem to have the wrong idea of our system. They call our Homes, "portable" as if they were bolted together or put up in sections.

A Sterling Home is the most permanent you can build because it fits without cracks or gaps and it's the best lumber for the purpose that we know.

Some carpenter who lives by day-hire might tell you that it is confusing when so many pieces come together — that you have to spend a lot of time hunting pieces.

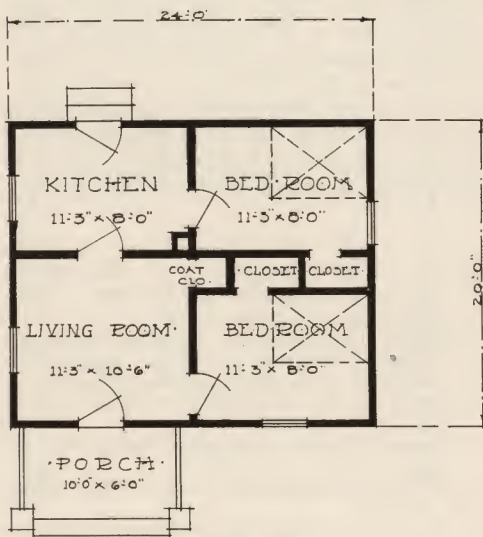
Could anything be sillier?

Why we've cut more Homes than any crew of carpenters that ever lived. And never have we had a single complaint.

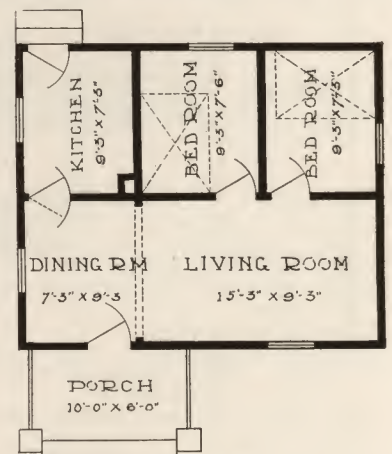
You can send for The Martindale and pay in two years. We want to convince you. It *must* be pretty good lumber if we are willing to go to this extreme. It is — it's *Sterling*, selected from the log.

After all is said and done, it rests with you if you want to have about \$200 more in your pocket. We have the plan and materials ready to ship instantly.

Could you rent such a home for \$5.20 per month? If you will send us \$187.20 cash we will let you pay the remainder on that basis in two years. Let your home pay for itself! Write to us about it.



Floor Plan



Floor Plan

Specifications and Terms

Price, \$312 Cash Discount, 5%

Net Price, \$296.40

Room Home Size, 24 x 20 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 8 feet 6 inches.

Floor joist, 2 x 6 inches.

Center sill, 4 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Sheathing for wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{1}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Now is the Time to Build



The Springwood

NOW is your great opportunity to build — *this year — this season — this month if you can!* Never were materials cheaper — never was a dollar worth more in exchange for the finest lumber. Look at this lovely Home — The Springwood. Note its beauty — its plan — its amazing price. Never again can you hope to buy these complete materials for such a sum.

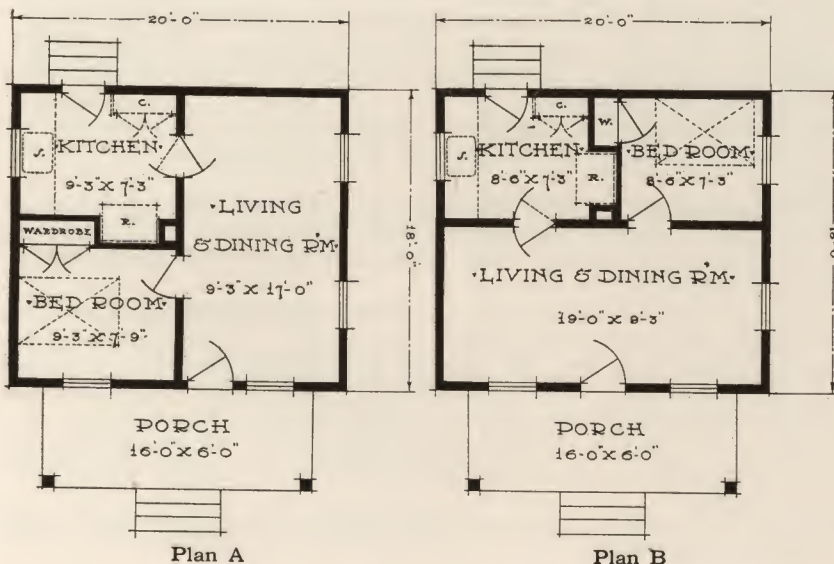
If you are going to have your own Home, have it now. Why not now? What is more precious to you than the months of Home life you are missing — in your own, new Sterling Home? Why wait — why dally? Your time never returns. Get the most from it while it goes.

This plan is simple — this Home is simple — as one patron says, "Simply beautiful." Isn't it so — beautifully simple! And many have chosen The Springwood for its simplicity.

There are forty-nine others in this book — each a master model. Surely, there is no reason or excuse why you should not be building now and living in your own Home within a month.

It will save you money and time, that is even more precious. It will save you bother and work and trouble in any one of these Sterling Homes. It will save you on every side, if you have desire for saving — if you haven't, we have no message for you.

But don't put it off and put it off. The season will change. The prices will change. Time will change. And none can ever come back.



Specifications and Terms

Price, \$348 Cash Discount, 5% Net Price, \$330.40
3 Room Home Size, 20 x 18 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 6 inches.

Center sill, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers. Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

See This Dandy Arrangement

Specifications and Terms

Price, \$478 Cash Discount, 5%
Net Price, \$454.10

4 Room Home Size, 22x24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Built-in cupboard.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 6 inches.

Sills, 6 x 6 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Triad

FIRST note this beautiful panel exterior. Isn't it wonderfully attractive? The porch lines, the extended roof, the quaint cross-braces and the broad bungalow lines, stamp this Home as a tasteful, lovable dwelling. The porch is roomy — the windows wide and the door is a true craftsman.

Inside, note the three-unit arrangement. Fine large living room and dining room. The offset doorway which links the living part of the Home is a very unusual and convenient feature. Note the coat closet near this doorway.

The kitchen is large and handy. Mark the built-in cupboard.

The bedroom is spacious, well lighted and has a pleasant front view. Note the large closet.

Wouldn't you like to live in this cosy Home? Couldn't it be made into a beautiful place, different from all others in your community?

And see what it costs with everything cut in the best material known — \$454!

Some may try to equal Sterling prices but they can't with profit.

Some may offer plans which they call as good. None could class with the Famous Fifty.

Some may claim equal quality — but there is very little of what they show you which would deserve the stamp of Sterling.

Remember that the *grade* of materials is important. The finish lumber should be knotless. The timbers should be sound. Every piece should be solid and seasoned.

Most people make the mistake of thinking that *all* knotless lumber is good when as a matter of fact, as you know, the very poorest can be knotless.

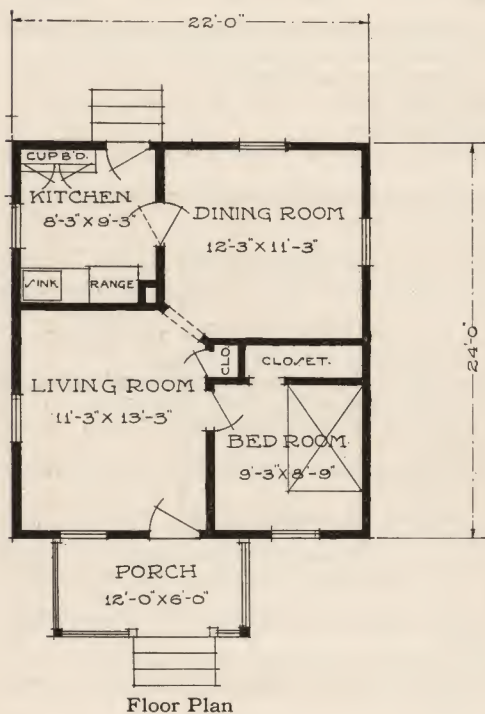
Lumber which comes from the heart of the tree is always knotless. But it is always softer. The heart cracks and decays. It is hollow, lifeless, and apt to crumble from sheer old age. It is often honey-combed and spongy.

Sterling lumber is picked from the boards near the bark where the tree is young and sound and clear.

However, remember that our hidden timbers and the parts you cannot see, may have a few, small thumb-knots. They are stronger *with* the knots than without them and since they do not show, we use them.

There is no Home or "house" or dwelling in the world which is *entirely* free from knots — nor could there be without a great deal of unnecessary waste.

We have the power to select the best lumber for each purpose — and we guarantee every piece.



The Sterling Stamp on Your Home Means the Same as on Your Silver

Here You Can Really Live

Specifications and Terms

Price, \$934 Cash Discount, 5%
Net Price, \$887.30

7 Room Home Size, 30x22 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Built-in pantry cupboard.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Winnemac

CAN you find its equal *anywhere*? Regardless of price, can you match the charm, the beauty, the comfort of this Home? Perhaps, like many others, you have been waiting for this very plan. You knew what you wanted but could not express it. Now it has come—a true Home with all that Home means. A place your very own, where you can really *live*!

Study this plan thoroughly. See the broad, open front—the wide steps—the inviting approach. Note the trim symmetry of the pillars and the dormer that suggests coziness which you have yet to see.

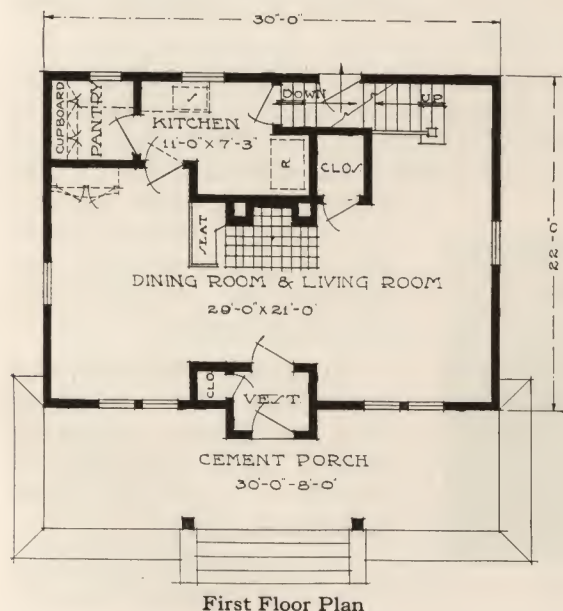
Now enter the vestibule. Stow your wraps in the handy closet and walk into the most comfortable room possible to conceive.

You have wanted a Home built around the living room. And you have found it.

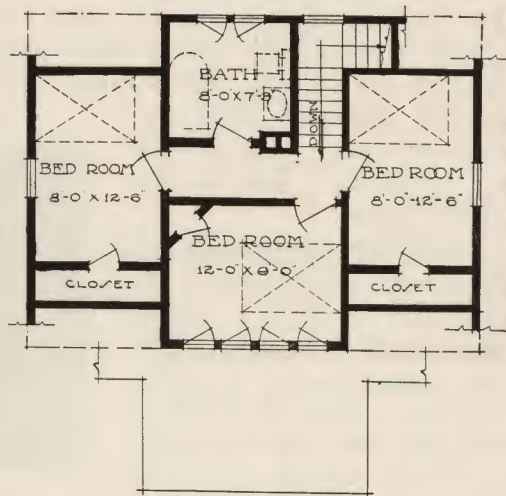
The bigness of it — the ease — the freedom — the entire lack of stiff formality — *doesn't it strike straight to the heart?*

Logs blazing in the fireplace shed cheer into every corner. The inglenook is there — the bookshelf above — the downstairs handy closet close by. Wonderful living room in a wonderful Home! It is almost enough in itself. But the rest of the Home is planned to match. The kitchen is exceptionally light and roomy too. Here is a fine, large pantry with built-in cupboard. There is room in the kitchen and pantry for everything a housewife needs.

Now, upstairs — these splendid bedrooms with their closets. Bath in the center. Think of this grand dormer bedroom with its size and its light from four neat casement windows. And write us.



First Floor Plan



Second Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Rare Home Costs Only \$654



The Forestiere

THIS prize plan is one in a thousand. It wins your heart at first glance. Perhaps there is no Home in America which is so universally admired as this quaint, picturesque Forestiere.

Snug—simple—elegantly trimmed, it stands far above any design of its class and far below other prices.

Note the broad, low lines—the graceful roof—the dormer. See the pretty porch and the white lattice which will drape this pretty porch in Spring with cool, green vines. Now mark the slender taper of door and window trim. There is not a “common” line in the entire Home.

True artistic genius designed the Forestiere. No ordinary architect could conceive such beauty. And our employment of high-salaried talent is justified since not one but hundreds of Home-builders will find happiness from this design.

The addition of Sterling architects to our already unequalled equipment for Home-building was our master stroke.

We had the forests—thousands of acres.

We had mills which no others could duplicate—tremendous power machines for lessening labor and cutting costs.

But we needed plans to follow—good plans—pre-eminent plans, so we spared no expense in obtaining the best architects in their class. And to complete the system we added, after careful investigation, the Women Advisers and Home Decorator, whose experience and research are making hosts of women happy.

It is inspiring work, this supplying Home-builders with real Home comfort—saving them hundreds of dollars—saving them months of time.

Think of the thousands who have been saving and



Interior Scene

The Sterling Stamp on Your Home Means the Same as on Your Silver

skimping to get enough money to build—and now need not wait any longer.

Follow both plans closely. Study them. See what they mean.

Note the living room in each case. Decide which arrangement is better. Plan B affords slightly less rooms but adds a handy coat closet and two more windows in front.

The kitchen connects directly in plan A and the basement stairs are a little more convenient.

Both kitchens are roomy and well-arranged. Plan B is slightly the larger with more cupboard room.

Back door grade entrance in plan A. Side door grade entrance in plan B.

The hall in plan A connects the three private rooms—in plan B, connects kitchen, bath and bedroom.

The bathrooms are practically the same with exception of position.

Bedrooms all have ample closet room. Plan A has advantage through direct leads from bedrooms into the bath.

You have your choice of plans—same number of rooms—same outside dimensions.

It is well to remember in figuring on Sterling Homes that we practice no deception by including the porch measurements in outside dimensions. A 26 foot Sterling Home measures 26 feet from front door to back.

We know of no lumber selling concern today which has our financial responsibility. And no other can sell so cheaply or owns forests from which such premium-grade materials can be selected.

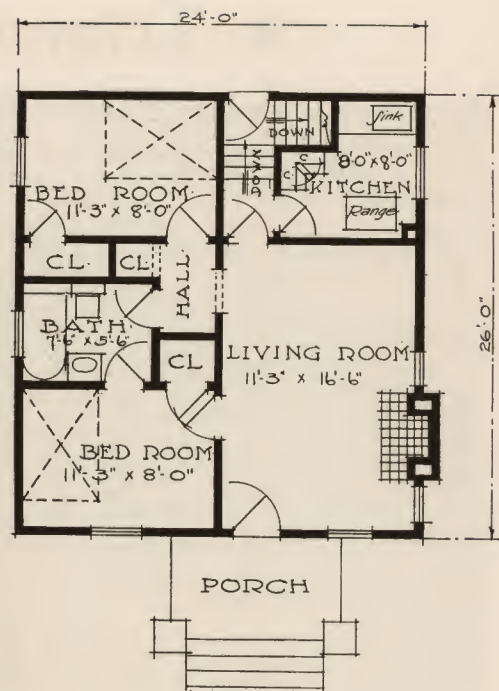
It is always well to remember *with* our prices, the *unequalled* quality of Sterling lumber.

If ever you have opportunity to visit near Bay City, it will be well worth your time to come and see our gigantic mills and yards. Then, by watching our process, you can understand *why* the Sterling System of Home-building is so vastly superior to all methods known.

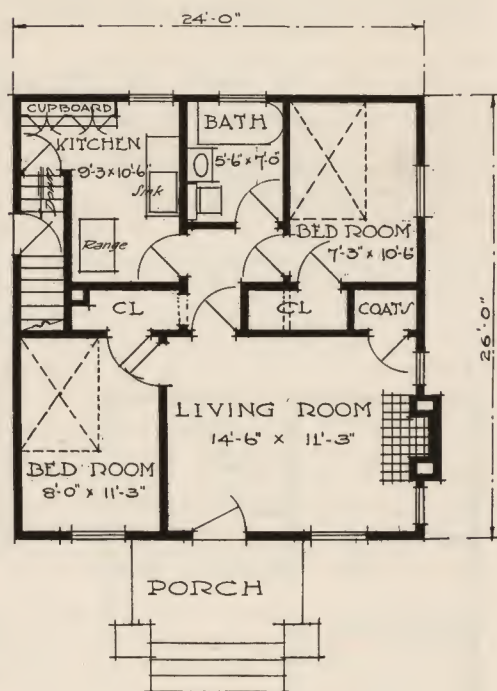
You can see the machines which we invented—the mill which is the only one of its kind now in operation.

You can watch the logs go from the carriage-saws over the planers and scraper into the trimmer, across the mitre-machines and into a Sterling Home car—one continuous operation that will dazzle you with its power and amaze you with its efficiency.

You can get the best Homes ever built without traveling a mile—but come to Bay City if you ever have an opportunity.



Plan A



Plan B

Specifications and Terms

Price, \$689

Cash Discount, 5%

Net Price, \$654.55

5 Room Home

Size, 24 x 26

See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 feet x 7 feet; $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

A Trim Home for a Small Lot

Specifications and Terms

Price, \$946 Cash Discount, 5%

Net Price, \$898.70

6 Room Home Size, 24 x 34 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, Inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Lowell

WE make the Home fit the lot as well as fit the lumber. In every case it is important for you to consider how much ground you have to build upon. If it is a small lot, you should have a narrow dwelling. If you have a large yard, a broader front might look better.

We would like to have your permission to advise with you on *all* matters in connection with building, landscape, gardening and planning the best possible effect for the investment.

The beauty of this Home lies in its trim simplicity. It is a type that is just beginning to receive popular attention from the public. Notice the sloping roof and the neat dormer window. See the wide, cased-in porch with its slender semi-columns. Painted in soft brown with white trimming, the effect is very tasteful.

Inside, you are surprised at the spaciousness of all the rooms.

The living room is especially commodious — especially well lighted and especially convenient to all points in the home. A fine, large dining room joins it with open columns, leading to a small hallway which connects the bedrooms and bath.

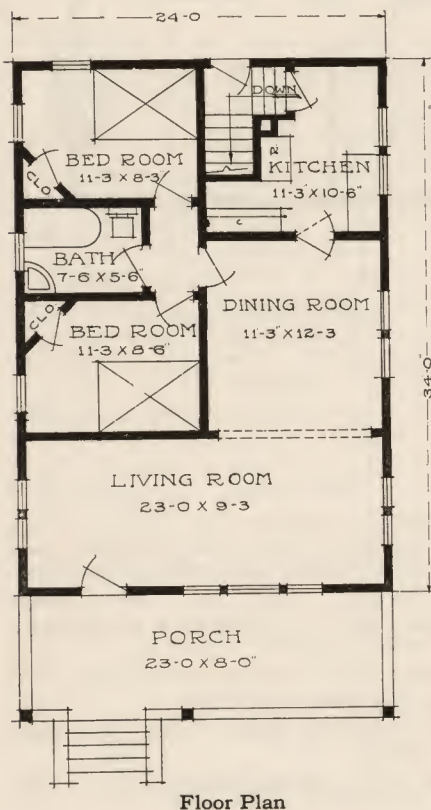
After inspecting these rooms — noting the corner-closets which eliminate a hard corner to keep clean and observing the ample space of the bath, we turn to the kitchen.

The arrangement proposed in this important room, takes advantage of the liberal dimensions to suggest a long cupboard at the left of the swinging door, with sink and table at the right. Refrigerator may be placed in the farther right hand corner, facing in. The steps to the basement and back door are very conveniently placed.

One need not be told that this plan has met with the utmost satisfaction. The three living rooms are in direct line and apart from the sleeping rooms which likewise are connected.

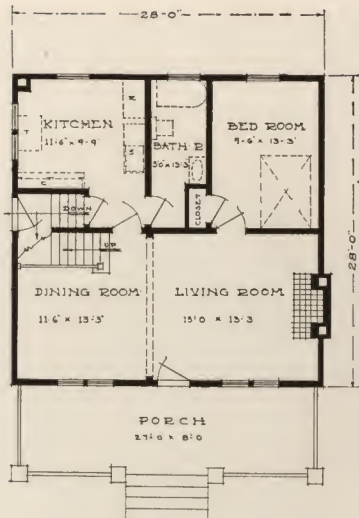
Please remember that The Lowell is quite large despite its narrow front. Thirty-four by twenty-four feet are generous dimensions. It requires a great deal of material to finish The Lowell. All this is furnished with the Sterling stamp on every piece, complete from the foundation to the roof flashing, for the surprising price of \$898!

The Lowell can be erected in eighteen to twenty-two days.

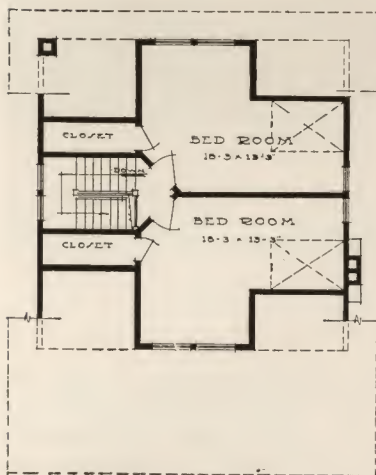


The Sterling Stamp on Your Home Means the Same as on Your Silver

Story-and-a-Half Bungalow—\$1098



First Floor Plan



Second Floor Plan



The Baltimore

IF you are seeking a Home that offers the genuine comfort and true luxury of Home ease, we could suggest no better residence than the Baltimore. Here the problem of combining original beauty, practical construction and uttermost convenience has been met and conquered.

Seldom, indeed, will you find a Home so complete and perfect in every detail.

The Baltimore is a large Home—yet see its compact and well-connected arrangement. It is simple in its beauty—yet note the curved roof, the artistic touch in the extended rafters, the graceful brackets which support the roof and the shingled sides. Picture the color effect of a deep brown body—a soft brown, with white trim. There is a dormer window, front and back—plenty of porch room—convenient side-door and seventeen large windows.

The fireplace, hidden in this view, is the first feature you notice in the living room. Also, you are pleased to find this splendid arrangement of the dining room—in the front, where it can be added to or separated from the living room.

Our plan permits direct passage from the front door to any room in the Home.

The wonderfully large, light kitchen connects directly with dining room, bath—all upstairs, downstairs and basement.

The sink is handy to dining room and range. The cupboard sits very conveniently in its pre-arranged corner. The preparing table is placed under the double-window where it is light and the range slips nicely into the corner, permitting ample space for any other equipment which may be desired.

Bath is roomy, well-lighted and handy. Towel closet may be added behind the door.

The downstairs bedroom may be used as such—it is a very pleasant room—or may be converted into a den or study, sewing room or play-room.

Upstairs are two of the finest bedrooms in all "The Famous Fifty." Remarkably light—remarkably large—and so convenient—so cozy with their dormer alcoves that one can well take pride in making each an ideal sleeping apartment. Grand, big closets. Room for everything. Conveniently entered by the triangular hall at the top of the stairs. Apart from the living rooms, yet only a few steps away.

The Baltimore saves a clear \$800, and can be erected in *just twenty-two days!*

Specifications and Terms

Price, \$1156 Cash Discount, 5% Net Price, \$1098.20
7 Room Home Size, 28 x 28 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling joists, studding, rafters and plates, 2x4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ -inch thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick; 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet; $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain, and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Two Years to Pay—All Sterling

Specifications and Terms

Price, \$989 Cash Discount, 5%
Net Price, \$939.55

8 Room Home Size, 26x24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{1}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc. Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Ardent

A FINE, big eight-room Home that saves so much money that it must be given important position in the list of The Famous Fifty. We estimate that this dwelling would cost about \$2500 under the old system of building. We figure to save you over \$600 by selling you the material straight from the forest all measured and cut-to-fit.

Please do not get the mistaken idea that Sterling plans are expensive. Economy is the first consideration always. If we cannot save the buyer from 35 to 40 percent we will not build the Home.

The Ardent is clearly a Home built for comfort. Still the porch adds an artistic touch of refinement to the plain, simple lines.

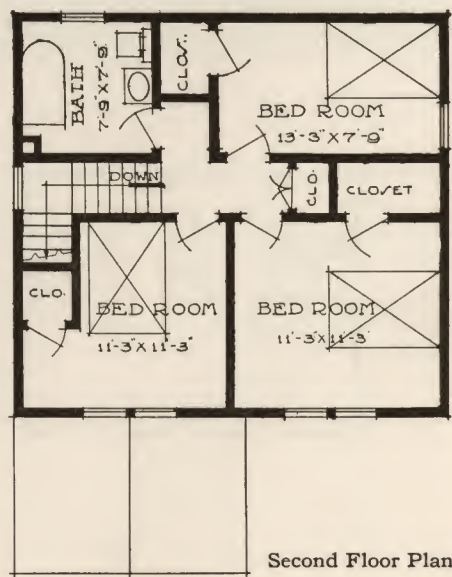
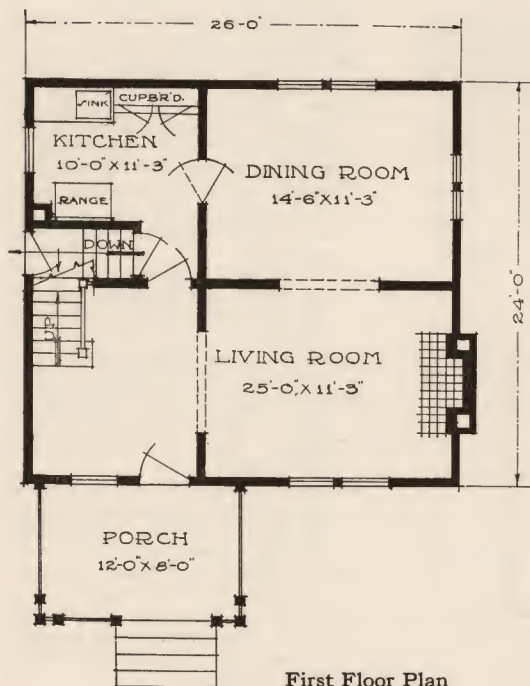
The rooms are all large, splendidly lighted and offer rare opportunities for furnishing.

You may plan many ways to make this living room attractive. We can help you. The fireplace corners may be used for seats — bookcases, ingle-nooks, sewing shelves, etc.

The unusually large, cheerful dining room is one of The Ardent's many superior features. Kitchen is amply spacious. Grade entrance at side with basement stairs.

Linen closet upstairs with three commodious bedrooms, all provided with plenty of closet room and directly connected to a model bath.

The Ardent will delight you and save you a handsome sum.



The Sterling Stamp on Your Home Means the Same as on Your Silver

\$698 For this Fine 7 Room Home

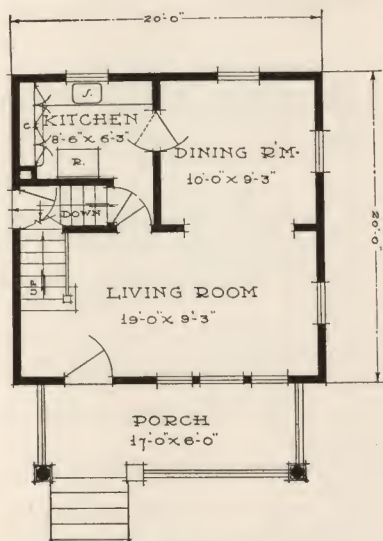
Specifications and Terms

Price, \$735 Cash Discount, 5% Net Price, \$698.25
7 Room Home Size, 20 x 20 See page 14

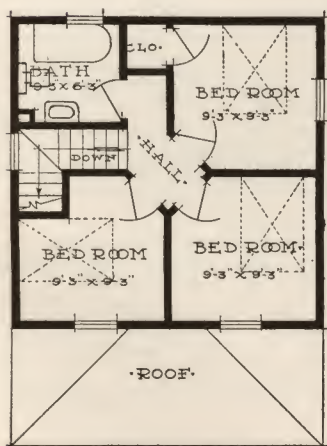
All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.
Height of ceiling, first floor, 8 feet 6 inches; second floor 8 feet 6 inches.
Floor joist, 2 x 8 inches.
Center sill, 6 x 8 inches.
All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.
Joist, ceiling joists and studding spaced on 16-inch centers.
Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.
Bevel siding, 6-inch red cedar, or shingles, clear and knotless.
Shingles, red cedar, extra Star-A-Star grade, clear and knotless.
Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.
Outside finish and trim, white pine or spruce.
Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.
Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.
Doors, inside and rear, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, 1 $\frac{3}{4}$ inches thick.
Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.
Best wood lath and plaster, or patent plaster board if desired.
Plenty of paint, stain and varnish for two coats, inside and outside.
All steps from grade to first floor, unless cement.
We do not furnish basement stairs or basement windows at above price.



The Manor



First Floor Plan



Second Floor Plan

HERE is a big, roomy, good-looking residence for very little money. It will comfortably hold a large family yet can be built at small cost. Remember that the Sterling system saves you 66 percent on all the work done in sawing, measuring and fitting. And remember that the labor cost on a Home is by far the largest item.

Perhaps you could buy the materials elsewhere for less than eight hundred dollars — but after you paid a carpenter to measure, cut and fit it, the cost of the material would be nearly \$1200 and the total Home cost about \$1800.

We sell The Manor ready-to-fit for only \$698.

There are men who are making a great deal of money by buying and selling Sterling Homes.

These men are taking advantage of that part of the public who have not learned of the Sterling system. But we can make no objections since what a man buys is his own to sell as he pleases.

This fine, big Home as it stands would sell for nearly \$2000, depending on the locality. The total cost of materials under the Sterling system is \$698!

Note the porch with taper pillars and artistic railing. Front steps are included. A splendid living room — well lighted. Model dining room with two large windows. Handy kitchen, planned by our Women Advisers. Side door entrance. Stairs handy up and down.

The hall upstairs connects three bedrooms with bath. These rooms are amply large for bedrooms. You only sleep there. Liberal space has been given to the living part of the Home where you want it.

The Manor is one of our very popular plans because it is so simple and plain and sensible. Study it. It's worth your while.

Then see how easily you can own this Home and let it pay for itself.

We allow you to pay \$441 down — \$12.25 per month (a low rent for such a Home) and in two years it's yours, costing you only the original \$441.

This offer has done as much as any one thing to earn us the name of "The Great Home-Builders." No other has ever made such a generous proposition or has shown such trust in their goods.

If our lumber wasn't exactly as we represent, we wouldn't dare to sell Sterling Homes in such a trusting manner. We can only hope to collect from people, by reason of good treatment. This is the reason our two-years-to-pay plan is such a marvelous success.

Our goods are right! Write to us. Let us explain our plan fully.

The Sterling Stamp on Your Home Means the Same as on Your Silver

A Queen of Grace and Beauty

COULD anyone call this masterpiece a "house?" Could anyone be so lacking in artistic appreciation as to see here nothing more than the mere materials and the process of building?

The plan is the thing. Nothing is created without a plan. How different then is the "house" which is built without system — without purpose — ending as a shelter and the Home which genius conceives and which practical experience perfects!

Here we find a superlative combination of beauty, strength, refinement and comfort. The Chesterfield is *not* a modest Home. It is stately, yet inviting. Its lines are strong, yet graceful. There is dignity and pride in its look.

Among the distinctive features in this Home are the front porch with its French facade entrance; the connecting hall inside; the broad, easy stairs; the admirably

large living room joining the dining room through French doors; the model kitchen with place for everything — refrigerator, filled from back porch — preparing table handy to ice box, cupboard and range—the sink, apart from these as many prefer.

Now note how the arrangement permits ready access from any point to every other. See the outside entrance to basement and the inside entrance in the kitchen. Mark the coat closet in the hall. Note the broad window on the stairs landing.

Upstairs, a hall which leads to every room. The owner's bedroom with alcove is one of the finest we have ever seen. The front room has the advantage of being nearer to the balcony. Both have large closets. Both have two broad windows. And the linen closet in the hall is handy to both.

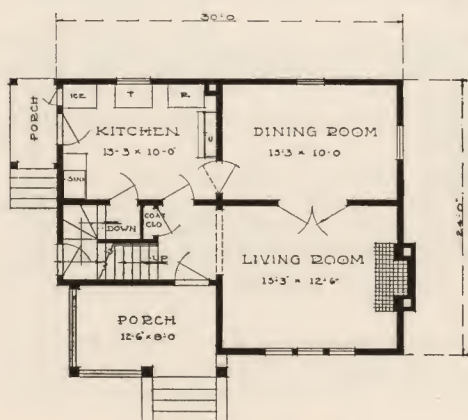
The bath is remarkably spacious, permitting room for shower if desired. Very handy to all points.

The touches of our women advisers can be plainly seen in the size and arrangement of this wonderful interior.

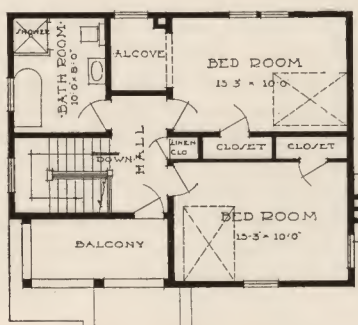
The price? *Not* \$5000 — or even near it. All materials — Sterling materials furnished complete — for \$1138!

Can be built in twenty-four to thirty working days.

The Chesterfield



First Floor Plan



Second Floor Plan

Specifications and Terms

Price, \$1198 Cash Discount, 5%
Net Price, \$1138.10

7 Room Home Size, 30 x 24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 10-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

This Famous Home Less than \$1000

Specifications and Terms

Price, \$992 Cash Discount, 5%
Net Price, \$945.40
7 Room Home Size, 24 x 24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{1}{2}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{1}{2}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{1}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Madison

THIS fine, clean, *livable* Home comes straight to you from the timber belt. Not a part missing — nothing left to be done but fit each piece in its place. Can you *realize* that this Home complete from ground to roof — the finest material obtainable — all but finished and ready, costs but \$945!

Think of this regal residence — picked by experts as the model house in its class — six large rooms — fifteen large windows — closets, bathroom, stairs, porch, dormer, complete for such a sum!

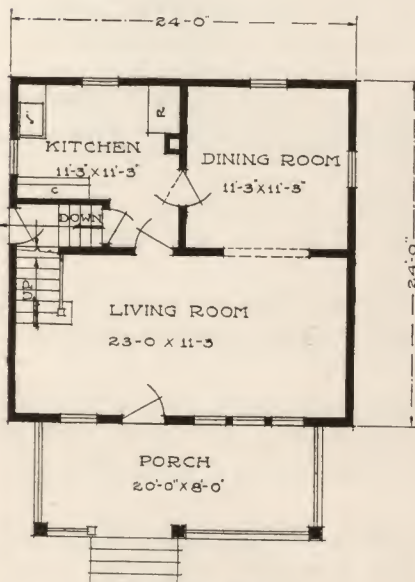
Consider everything. The handsome beauty of The Madison. Its stateliness. Its dignity. Its suggestion of the finest culture.

A president could dwell in such a home with pride. Many have lived in far less comfort.

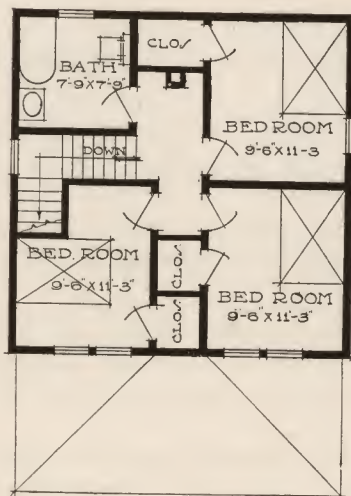
Note the big porch with its distinctive panel railing. Four large windows face it from the living room. See the magnificent sweep in this *real* Home living room — eleven feet by twenty-three! The spacious dining room and the splendidly large kitchen open to the rear. The stairs to the upper floor are right at hand. Is it any wonder that everyone falls in love with this lower floor?

Upstairs, three mighty fine bedrooms, all opening into the convenient hall, connecting directly with the bathroom. Three commodious closets. Plenty of light and room everywhere.

You can be living here in four weeks — why not?



First Floor Plan



Second Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

A Real Home—Not a “house”



The Browning

AND they say that the American farmer lives in a clumsy house. They say that his barn costs more than his Home. They say that he does not consider beauty, refinement and comfort when he builds his house—that it is intended merely to shelter his family, like his sheds and barns cover his stock.

Is it true? Well, here is the answer in this modern Home. See how full of style and beauty — how trim and neat and graceful! This wonderful farm Home is far more up-to-date than the average city dwelling. Any banker or broker or business man would be proud to own The Browning. In fact, we sell this refined Home to the wealthiest class of city-dwellers, proving that the American farmer sets some style himself these days.

Why should a farmer build a clumsy, ill-arranged house any more than a town or city dweller? Doesn't his wife deserve the same comforts, refinements and conveniences that city wives get? Isn't she entitled to the highest degree of Home happiness? Of course — and she gets it. The American farmer is one of the most liberal men in the world toward his family. He is overly generous. Yet he is practical. He buys nearly everything he uses for less than the city man pays — *and he gets better goods.*

Look at this Home. Can one be built that is more beautiful? See the big, fine porch. Doesn't this spell comfort? Note the extended roof, the pretty dormers, the ornamental brackets. And they say that a farmer doesn't appreciate beauty!

Note the cosy bay-window alcove in living room. Windows and sunshine everywhere. If there is any Home that ought to be *all* windows, it's the farm Home with open views on all sides. The Browning has 21 windows.

See the brown-stained shingle sides and the pyramid porch pillars. Splendidly attractive, this deep, soft brown with its ivory trim. Some prefer brown on the roof while others specify dark-moss green. Either combination is beautifully effective.

And just think how little this complete Home costs—\$985 for all materials and two-thirds the work already done on it! Why a man could scarcely buy the cheapest lumber in his local yard at this price. Also, it would take dollars and days to measure it and saw it and even then it wouldn't fit like Sterling lumber fits.

Any man who is reasonably active can build this Home if he has a hand to help him. Or a carpenter can be hired who will do the job in about one-third the usual time required. Sterling materials throughout, remember. All straight, clean, solidly-hard lumber. It will make a Home that will

The Sterling Stamp on Your Home Means the Same as on Your Silver

stand practically without repairs as long as you live.

Inside, The Browning is a marvel. This design stands near the top of all The Famous Fifty.

Note the magnificent living room with its comfortable bay window seat and the clever coat closet. See how handy are the stairs. Four fine windows shed abundant light into this room. An extra window lights the stairs.

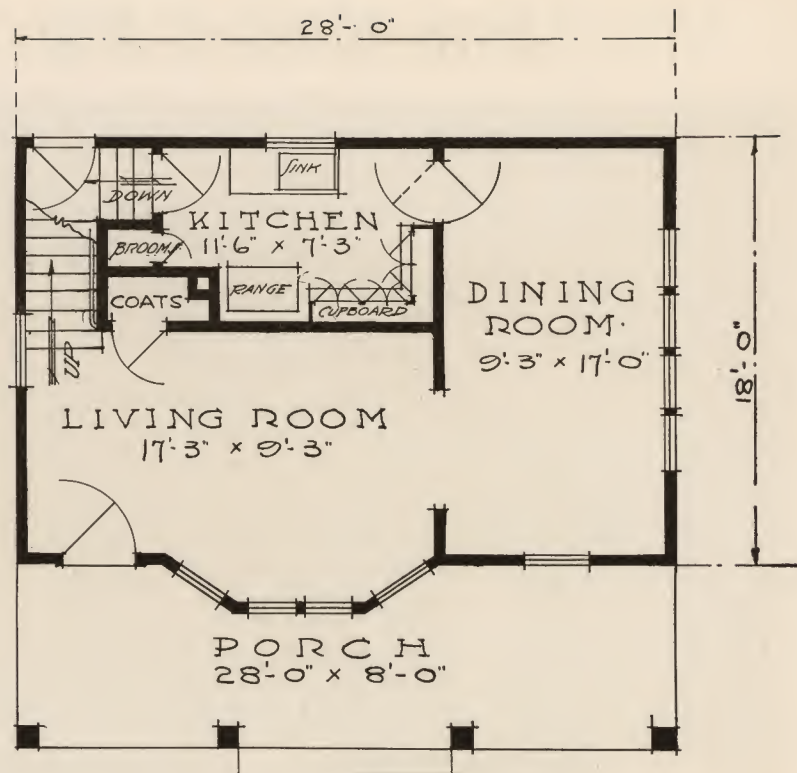
The dining room is extraordinarily large, as it should be. The farmer often has company and he does not entertain on a small scale. There is room here for the biggest table. Five windows add the cheer of outdoors with an unbroken view on two sides. The kitchen is nearly twelve feet long by over seven feet wide. There is room for everything — range, sink, extra-large cupboard, even a broom closet at the end. The back door entrance is at grade and if basement is added, the stairs are convenient.

Upstairs, three commodious bedrooms, each with a closet. Four windows in one room, three in another and one in the third. All are connected to the bathroom and stairs by a handy hall passage. The dormer alcoves in the front bedrooms can be fitted with cushioned seats, allowing room beneath for clothes hampers or shelves for the many things that a housewife has to put away. There is luxury in life with such bedrooms as these — planned by practical women advisers — perfected by the little touches which only a woman can appreciate.

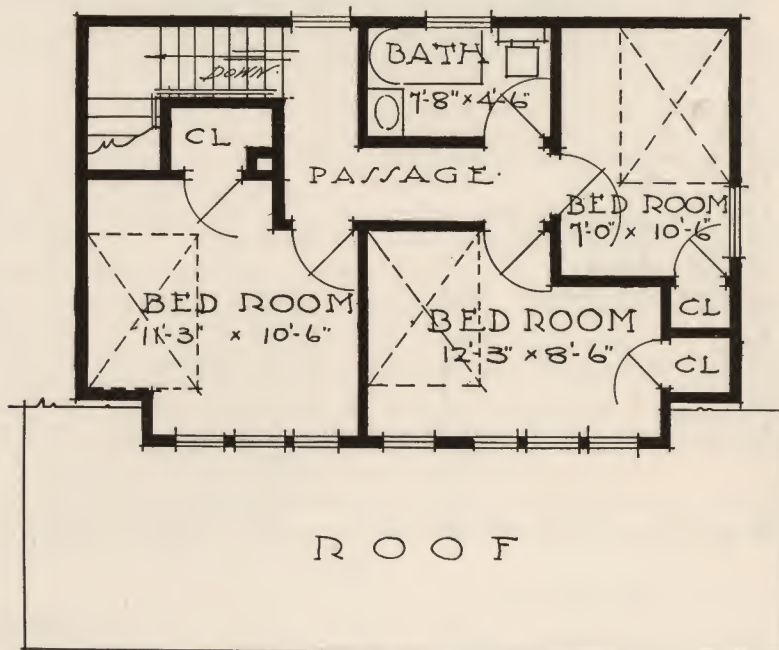
How many years has it been since the bathroom became a part of the American farmer's home? In the past ten years, more plumbing has been sold to the farmer Home-builder than to any other class or profession. And they say the farmer is a crude, rough man who doesn't care for the finer things in life! Why the American farmer lives *better* than any other man in the world. He has things that no other can buy — and he buys things that no other can afford.

We are building our very best Homes for the farmer because we know that he is the one who will most appreciate them. Nothing is too good for him. He is a plain man in not wanting a lot of frills and glaring gew-gaws about the place but when it comes to *real* beauty, he understands it better than any other class in the world.

Here is one of the most popular type of farm Homes in America. And we defy any man to build one half as good for this same money.



First Floor Plan



Second Floor Plan

Specifications and Terms

Price, \$977

Cash Discount, 5%

Net Price, \$928.15

7 Room House

Size, 28 x 18

See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

First floor joist, 2 x 8 inches; second floor, 2 x 6 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside. All steps from grade to first floor, unless cement.

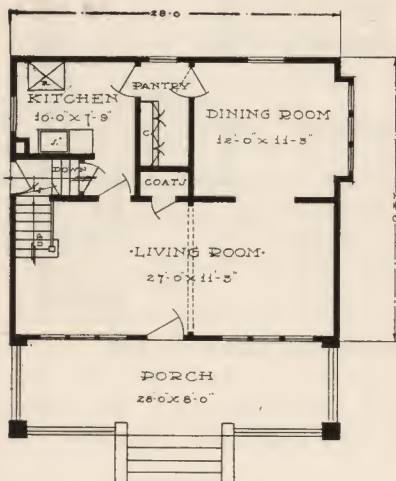
We do not furnish basement stairs or basement windows at above price.

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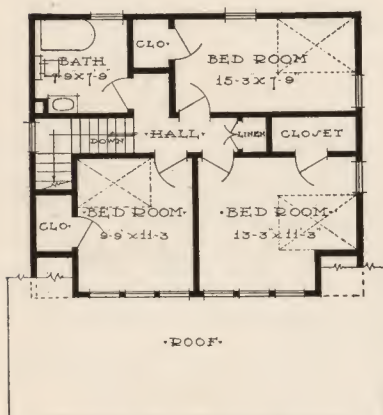
One Grand Big Sun Parlor



The Drexel



First Floor Plan



Second Floor Plan

ARISTOCRACY in Homes — democracy in prices, is the goal for which we strive. Here is a typical example of Sterling superiority in every point — Sterling advantage in every feature. The Drexel has one of the prettiest Home faces in America. Every line is true. Every detail is correct. Unfortunate indeed is the one who cannot appreciate the rare beauty of this Home. It is not necessary to point out the Craftsman pillars, doors and panel railing — the double dormer — the alcove at the right. One sees all this just as one feels unconsciously the warmth and comfort of the interior. The Drexel has been called, “one grand, big sun-parlor.” It has twenty-three windows.

Splendid rooms, every one. Ample closet room, including coat and linen closets. Butler's pantry with built-in cupboard. Broad, light, easy stairs. Grade entrance at side.

Nothing lacking except perhaps a fireplace or grate and if this is wanted, it can be added without expense in our plan. Merely write us.

Specifications and Terms

Price, \$1226 Cash Discount, 5% Net Price, \$1164.70 7 Room Home Size, 28 x 24 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Built-in pantry cupboard.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2x8 inches. Center sill, 6x8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{1}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce. Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

A Beautiful Two-Story Cottage—\$1255

Specifications and Terms

Price, \$1322 Cash Discount, 5%
Net Price, \$1255.90

7 Room House Size, 26 x 36 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Charmêlé

PRETTY, elegantly comfortable, made from the finest materials. The Charmêlé saves nearly \$900 for each buyer. It is one of the most popular cottages in the country. The city builder can see at once its advantages on a corner lot with a dormer facing each street. Particular farmers are coming more and more to appreciate the striking beauty and finer comforts of Homes like The Charmêlé.

See the broad, extended porch — the big, bright living room with its vestibule and a fireplace that can be surrounded by bookcases, shelves or cosy corner seats on each side.

French doors open into the dining room which is one of the most cheerful ever planned. The large bay window alcove offers a splendid place for a lounge seat and admits enough light for a room twice the size.

From here, the kitchen, both stairs, back door, basement, bedrooms and bath are but a step. The kitchen is light and spacious. By throwing open the window and back door on warm days, a current of air shoots through, making the room cool and pleasant. Note how we propose its arrangement.

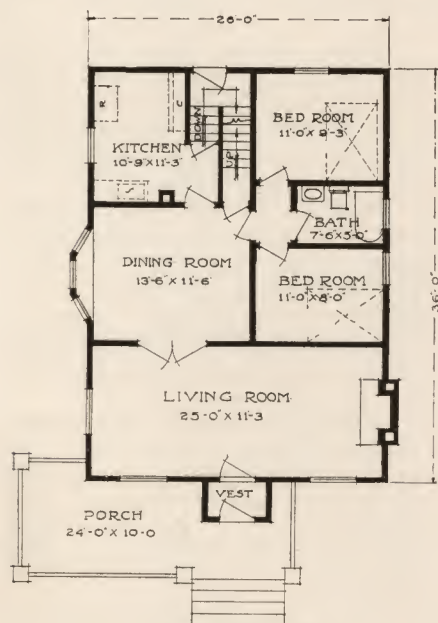
Two bedrooms downstairs are ample in size and not connected directly with the living rooms. The bath is in the ideal place.

On the second floor, we find a remarkably large bedroom, with a broad closet and dormer alcove. Large store-room with dormer is directly connected which may be used for any purpose as the need or occasion warrants.

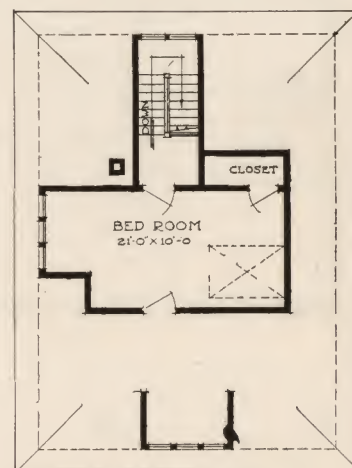
Minor changes may be made in our plans to suit special cases but isn't The Charmêlé as it stands, a most beautiful, convenient, well-arranged Home? *Different*, perhaps from any you have ever seen and *distinctive*, certainly. People of taste and refinement are invariably found in Homes like this. Nor is it a rich man's Home, particularly. Men of means can buy no better and those with smaller incomes can buy no cheaper.

Whatever you may do, build the very finest Home that you can. It's the best investment of your life.

\$793.20 brings it, \$22.03 a month for two years pays for it complete.



First Floor Plan



Second Floor Plan

The Sterling Stamp on Your Home Means the Same as on Your Silver

Would You call this Home a "house"?

Specifications and Terms

Price, \$1290 Cash Discount, 5%
Net Price, \$1225.50

7 Room Home Size, 30x26 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{4}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, 1 $\frac{3}{4}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, 1 $\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.



The Sylvan

SEE here the master model of its type — the final choice of scores of plans — the preeminent Home of all its class. Consider its charm — its neatness — its naive beauty. Study its plan — its convenience — its refinements — its comforts — its arrangements from every point of view. Then remember, there is a careful, thoughtful, *practical* reason for every feature in this winning design.

Would you call The Sylvan a "house"? Would you ever speak about your Home as a building that is "*so many*" feet square, having "*so many*" rooms and holding "*so many*" people? Is *that all* there is to a Home?

Could you be proud or happy with just "four walls, two floors, ten windows, two doors and a roof"? Could you be comfortable — would you *be at Home*?

No! You want something more — much more. You want with those boards held together by nails, a plan that is best adapted to your tastes — your needs — your habits — **YOURSELF!**

Then buy a Home — not a "house." Buy a *real* Home like The Sylvan.

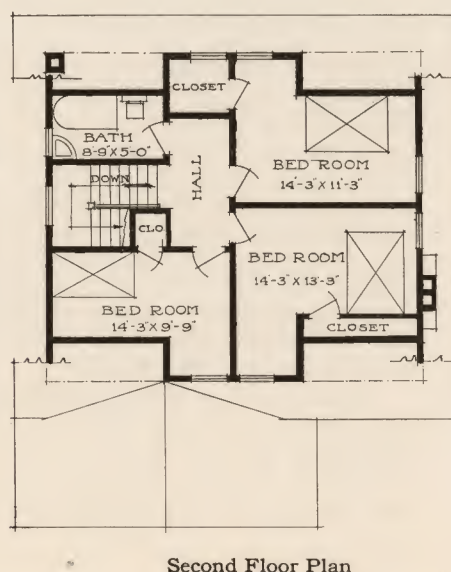
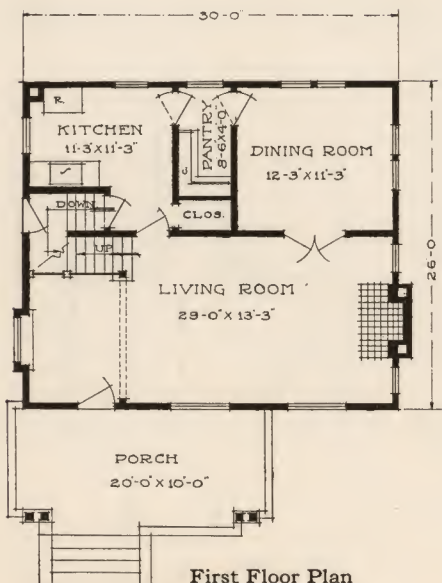
There is not a haphazard, chance-to-be line in this whole Home. From the broad latticed porch with its quaint extended roof — its broad railing — its picturesque porch — steps and its pillars to the butler's pantry — every part has been planned *as best it could be*.

Then picture how homelike this amazingly fine living room will be. The fireplace with inglenook on each side. The window-seat with undershelf at the left. The fine big windows.

See the French doors leading into the dining room — four windows. Note the butler's pantry, light and large with built-in cupboard — the swinging doors — the convenient kitchen with the handy closet and both stairs but a step away.

Upstairs, three *model* bedrooms. Large, light, plenty of room. Not square as usual, but cozy nooks with windows in each. See the closets. Then the roomy hall that connects all to a suitable bathroom.

No — let's not forget the price. It's \$1225. See specifications.



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Remember the Big Freight Saving



The Windemere

WHEN you buy a Home or a "house" you pay the freight. It makes no difference where you buy it — except in cost to you. You can pay three freight and handling charges or you can pay one. It depends on whether you buy from the local yard or straight from the forest.

The saving in freight alone on a Home as large as The Windemere is a mighty big item. We can tell you almost to the cent what it will cost to send all materials to your station. And we save you 40 per cent *after* the freight cost is added.

The Windemere from all points of view is a wonderfully comfortable and beautiful Home.

Fine porch in front — and one in the back. Step and railing seats.

The square, trim lines lend an air of neatness seldom found in so large a residence.

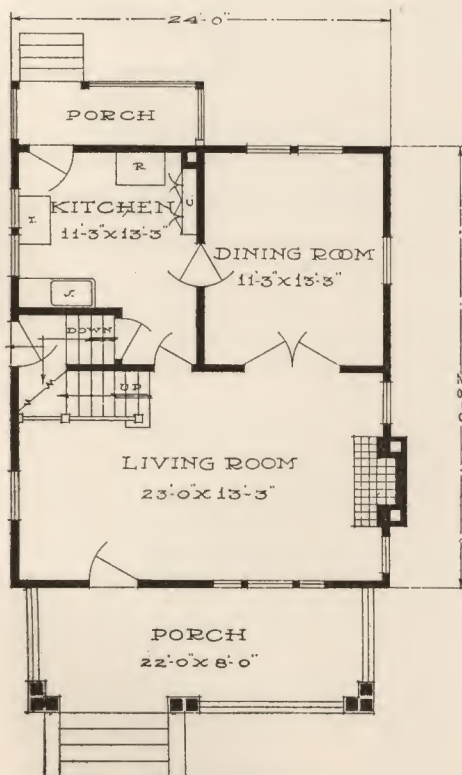
Inside is a very impressive living room with fireplace and six windows. French doors into dining room. Three windows here.

Fine big kitchen with a place for everything. Four doors lead respectively onto back porch, out side door or down cellar, into dining and living rooms. Two large windows.

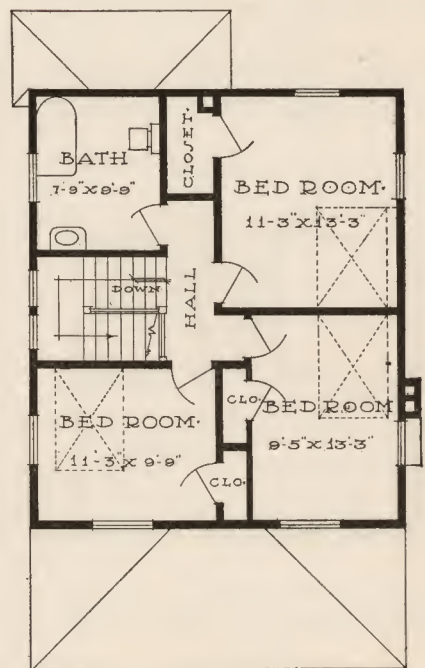
Upstairs are three handsome bedrooms with closets and two windows, each connected to the large, light bathroom.

Notice how broad and light and easy are these stairs. Steep stairways are ridiculous in this day and age.

You can have The Windemere five days from now — ready to build. You may have two years to pay. See terms, page 14. If you write to us, we will gladly quote freight rates and itemize the cost of this Home complete upon request.



First Floor Plan



Second Floor Plan

Specifications and Terms

Price, \$1220 Cash Discount, 5%
Net Price, \$1159

7 Room Home Size, 24 x 28 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x 3 $\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, 1 $\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear outside, 1 $\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches; front 3 feet x 7 feet, 1 $\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, un-less cement.

We do not furnish basement stairs or basement windows at above price.

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This Modern Mansion for \$1132



The Arlington

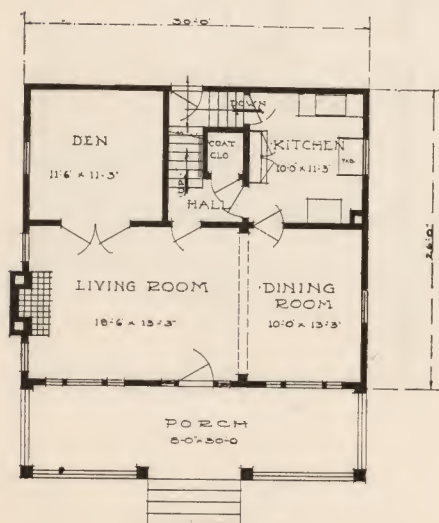
LITTLE need be said about this Home. It speaks for itself. Built with modern mission form along bungalow lines, it is stately, yet extremely graceful. The Arlington has all the advantages of a large Home without the rambling looseness which usually associates with size.

Note the fine porch with its Etruscan columns — and the extra roominess of this out-door living room. You can imagine how delightfully cool and comfortable this terrace will be in summer.

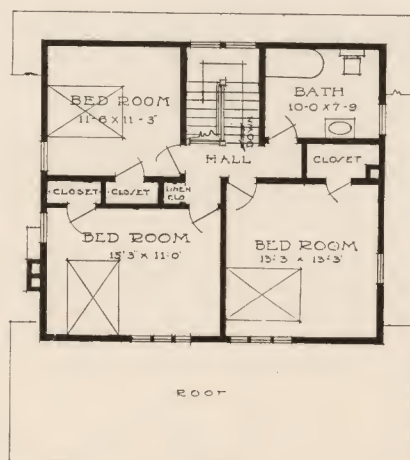
Study this plan. Note the living room, dining room and den downstairs — and the fine, large, light kitchen.

See the hall—the coat closet and upstairs, three splendid bedrooms with closets; a model bath and handy linen closet.

The Arlington is a real Home in every way. Can be erected in twenty-six days. Saves about \$800.



First Floor Plan



Second Floor Plan

Specifications and Terms

Price, \$1192 Cash Discount, 5%
Net Price, \$1132.40

8 Room Home Size, 30 x 26 See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding, rafters and plates, 2 x 4-inch stock.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 6-inch red cedar, or shingles, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce. Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{3}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and outside, $1\frac{3}{8}$ inches thick, 2 feet 8 inches x 6 feet 8 inches.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Finest of the Famous Fifty



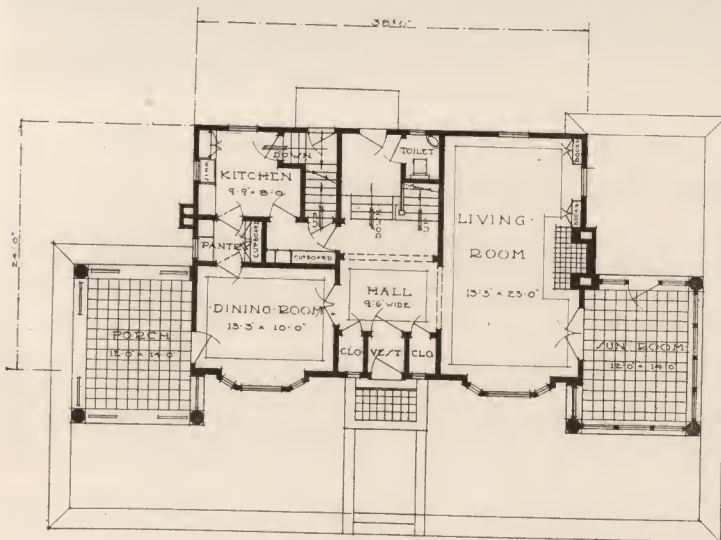
The Vernon

TO own such a Home is man's supreme ambition. To live in this wonder of wonders expresses woman's highest hopes. To design a Home more perfect is utterly impossible. We know. For here is the finest of all The Famous Fifty. And The Famous Fifty, by common consent, is the world's leading class of Homes. No description or picture can do this Home half justice. This photograph, which the owner took exclusively for us last Christmas morning, does not begin to tell of the charm and splendor of this Home of Homes — The Vernon.

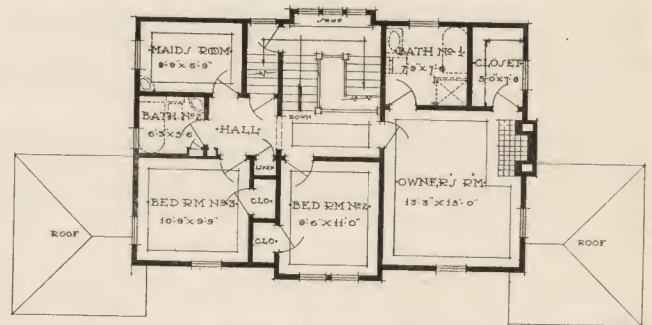
Try to imagine what it must mean to call this Home, "My Home." Gaze on its beauty. Picture its comforts. Revel in its refinements. Live in its loveliness. Never was there another such Home. Never will there be again this opportunity to own it.

After you have gone through The Vernon and have explored every corner, discovered every comfort and convenience, admired every point of its artistic refinement—then write to us. Let us tell you more about this Home—the finest of all The Famous Fifty.

Two of our architects spent a year on this one plan. They answer, personally, all questions regarding it.



First Floor Plan



Second Floor Plan

Specifications and Terms

Price, \$2330

Cash Discount, 5%

Net Price, \$2213.50

10 Room Home

Size, 38 x 24

See page 14

All lumber furnished will be hemlock, red cedar, yellow pine, and white pine, or spruce of Sterling quality.

Height of ceiling, first floor, 9 feet; second floor, 8 feet.

Floor joist, first floor, 2 x 10 inches; second floor, 2 x 8 inches.

Center sill, 6 x 8 inches.

All ceiling, joists, studding and plates, 2 x 4-inch stock; rafter, 2 x 6 inches.

Joist, ceiling joists and studding spaced on 16-inch centers.

Sheathing for sub-floor, wall and roof boards, 1-inch hemlock.

Bevel siding, 12-inch red cedar, clear and knotless.

Shingles, red cedar, extra Star-A-Star grade, clear and knotless.

Flooring, $\frac{7}{8}$ x $3\frac{1}{4}$ -inch yellow pine, clear and knotless.

Outside finish and trim, white pine or spruce.

Inside finish, yellow pine or fir, kiln dried, and smoothly sanded, will take fine polish, clear and knotless.

Sash, $1\frac{1}{8}$ inches thick, primed and glazed with double strength glass.

Doors, inside and rear, $1\frac{3}{8}$ inches thick,

2 feet 8 inches x 6 feet 8 inches; front, 3 x 7 feet, $1\frac{3}{4}$ inches thick.

Builders' hardware for complete house, including lock, sets, hinges, sash locks, weights, cord, nails, building paper, etc.

Best wood lath and plaster, or patent plaster board if desired.

Plenty of paint, stain and varnish for two coats, inside and outside.

All steps from grade to first floor, unless cement.

We do not furnish basement stairs or basement windows at above price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Here's the Whole Difference Between



This Sterling System-built Home Cost \$981, including Materials and two-thirds the Labor under the Sterling System

BY cutting this Home in our mills *in less than one day* by the Sterling System, we saved 16 percent of the lumber and 66 percent of the cost of the work on this material. It cost only a fair, legitimate price *because* the owner under our System is not forced to help support a broker, a wholesaler, a retail lumber-yard. He has a very small carpenter's bill. Result: *Saved*, at least \$500 on this Home.

Quality—This Home is built with Sterling lumber, selected in our mills. Every piece bears our signature—the Sterling Stamp. There are no soft places — no “poor ends” — no rot-knots in this lumber. It was all even-grained, fine-seasoned, sound and solid. This Home is strong and *permanent*. It is knit together *perfectly*, insuring winter-warmth as well as almost unlimited durability. All the materials in this Home are Sterling grade from the lumber to the nails. Extra quality at little more than half cost. Result: A fine, sturdy Home made with the finest materials.

Beauty—Isn't the difference plain at a glance? Due entirely to our architects who spent days in perfecting every point. Note how graceful and trim—how roomy, how spacious. A beautiful, livable, comfortable Home. Result: Pride and appreciation.

Home Plan—Shows the advantage of having expert women advisers. Note the floor plan on page 30. Study the arrangement. See how every convenience has been considered. Note how modern and delightfully roomy. Result: Real Home comfort.

Time—Two extra months of Home-life is a big consideration. Few people like to wait for a Home after all else is arranged. Any man possessing ordinary skill with aid of one laborer can erect this Home in two weeks, put on the plaster-board in two days and be ready then for painting and papering. The average carpenter can erect this Home in one-third the usual time. Result: Two months saved. The owner of “The Senator” is a supremely proud and satisfied man. He has a beautiful, comfortable, well-planned Home — and nearly \$600 in his pocket.

Which are You to Be?—*You* are about to build. *You* are deciding now to be an Owner No. 1 or an Owner No. 2. *You* will build either a Sterling System-built Home or a “House Across The Street.” *You* have studied in this book, the finest plans and designs in America — The Famous Fifty. *You* have found a Home *you* like. It is now simply a case of getting the most value for your money. Get a *real* Home—not a “house.” Your Home will be with you for years to come. Buy a good one. But be sure you buy it at the Sterling price.

The Sterling Stamp on Your Home Means the Same as on Your Silver

The Sterling System and the Old Way



The "House Across the Street" Cost \$1472, including Materials and two-thirds the Labor under the old way of building

NEEDESS to say this house was built by a contractor. The owner was forced to pay 40 percent extra to the old lumber trust system. The contractor's crew wasted weeks and weeks of expensive time in buying, hauling, piling, measuring, sawing and fitting lumber. Also wasted about 15 percent of high-priced lumber. Result: Lost nearly \$500 on this Home.

Quality—The contractor took the regular, old, lumber-yard material and made the best of it. He put it up as well as he could, hiding the knots and soft places which in time will wear out and cost the owner for repairs. He bought common lath and plaster at excessive prices. He chose common hardware, common paint, common materials all the way through. Result: A common, slapped-together house.

Beauty—There is no comparison. Planning Homes is a profession involving technical knowledge and skill in the same degree as law or medicine. One should no more think of building without the aid and advice of an architect than of going into court without an able, expert attorney. Note how clumsy and dumpy and out-of-balance it looks. Would you want to live in it? Result: Dissatisfaction.

Home Plan—It is not difficult to imagine the interior of this out-of-date dwelling. Perhaps it was planned by a carpenter when a woman — a practical, experienced woman — should have laid out the design. In the first place, the house does not lend itself to comfort and we doubt if this family enjoys very many of the comforts which come with Sterling Homes. Result: Inconvenience and lack of comfort.

Time—The owner was forced to wait two months longer than he should — and he paid for every minute he waited. It took the contractor over ten weeks to erect the house. Result: Two months of Home life lost. The owner of "The House Across The Street" is now reproaching himself for building under the expensive old-fashioned system. He has a common house, is discontented and is out nearly \$500.

If you have any questions, write—We believe that we have covered every point from the details of each Home-design to our \$250,000 responsibility. Still it is possible we have missed something or have been too brief in our explanation. If everything isn't plain to you — if there is any plan you would like to change — if you have a design of your own to be worked out — if there is *any* question in your mind on *any* point, write to us. But please make sure before you write that the answer is not in this book.

The Sterling Stamp on Your Home Means the Same as on Your Silver

Crisp Facts About "The Famous Fifty"

OVER half the Homes in America are rented — nearly 11,000,000 in all. The reason is very plain.

Sterling System-built Homes fit the man's pocket-book and suit the woman's tastes.

From experience we know more about building Homes than any organization in the world.

And it is possible that we can make 4000 Homes this year, enough for a city of 20,000 people!

Other concerns claim to make "houses" as good as Sterling Homes. It is not possible. They have neither our facilities in timber or mills—nor our architects — nor our women advisers — nor our experience—nor our financial responsibility.

We invented the Sterling System and there are no other System-built Homes made in the world.

Please note the extras we supply to add warmth in winter and protect from heat in summer. Wherever you buy insist on getting these:

Sub-floors made from 1-inch Sterling lumber.

Eight-inch Sterling wall-sheathing in place of the ordinary 6-inch sheathing.

Six-inch Sterling roof-sheathing instead of 4-inch sheathing, commonly used.

Building paper to insert between floors and between wall-sheathing and siding.

We build better Homes than any other method can build with 40 percent more money.

You can use your saving very handily in furnishing the finest home in your community.

Or, buy an automobile with your savings. Many do.

But Home should come first. It would be senseless to buy a car instead of a permanent Sterling Home.

The International Mill & Timber Co. utilizes every inch of the log and every flake of sawdust. No other mills in the world are run as cheaply. Our slabs are turned into charcoal for powder. Our sawdust feeds the boilers.

You pay one small profit on material instead of three large ones.

You save in freight. Our direct shipments are made by car-load.

You know exactly how your Home will look from the photographs we furnish.

And that Home will be ready for you months ahead of time.

We will be glad to send plan books to your friends who are thinking of building.

